ELECTION OF NON-STACKED COVERAGE

For insurance companies that offer uninsured motorists stacked or non-stacked coverage.
(Do not complete if you have rejected uninsured motorists coverage)

You have the option to purchase, at a reduced rate, non-stacked uninsured motorists coverage. Non-stacked uninsured motorists coverage means that the limit shown in the Declarations for this coverage is the maximum limit of liability for all damages resulting from any one accident. This is the most we will pay regardless of the number of: covered persons, claims made, vehicles shown in the Declarations or vehicles involved in the accident.

If you do not elect to purchase non-stacked coverage, your policy limit(s) for each automobile are added together (stacked) for all covered injuries. Thus, your policy limits would automatically change during the policy term if you increase or decrease the number of automobiles covered under your policy.

I elect the non-stacked form of uninsured motorists coverage.

(Initials)

Coverage is generally described here. Only the policy provides a complete description of the coverages and their limitations.

I understand these coverage selections will apply to all future renewals, continuations and changes in my policy unless I notify you otherwise in writing.

Proposed Named Insured _________________________________ Date ______________

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ELECTION OF NON-STACKED COVERAGE

For insurance companies that offer only uninsured motorists non-stacked coverage.
(Do not complete if you have rejected uninsured motorists coverage)

The Oklahoma Supreme Court has held in some cases that uninsured motorists coverage could be stacked. Stacked means that the uninsured motorists coverage limit could be multiplied by the number of vehicles that had premiums charged for that coverage.

The company you are applying to here charges only one premium for this coverage and the coverage is non-stacked. Non-stacked uninsured motorists coverage means that the limit shown in the Declarations for this coverage is the maximum limit of liability for all damages resulting from any one accident. This is the most we will pay regardless of the number of covered persons, claims made, vehicles shown in the Declarations or vehicles involved in the accident.

I elect the non-stacked form of uninsured motorists coverage.

(Initials)

Coverage is generally described here. Only the policy provides a complete description of the coverages and their limitations.

I understand these coverage selections will apply to all future renewals, continuations and changes in my policy unless I notify you otherwise in writing.

Proposed Named Insured ___________________________ Date ________________