UNINSURED/UNDERINSURED MOTORIST BODILY INJURY COVERAGE FORM

Uninsured/Underinsured Motorists Bodily Injury Coverage, referred to as "UMBI" in this form, is insurance which pays persons insured by your policy who are injured in an accident caused by an owner or operator of an uninsured or underinsured motor vehicle.

By law, your policy will include UMBI Coverage at the same limits as your Bodily Injury Liability Coverage unless you request otherwise. If you wish to reject UMBI Coverage, select lower limits of UMBI Coverage, or select Economic-Only UMBI Coverage, you must complete this form and return it to your insurance agent or insurance company. (Economic-Only UMBI coverage may not be available from your insurance company. In this case, your company will have marked options 3 and 4 below as "Not Available").

You may select one of the following UMBI Coverage options (initial only one option):

1. ____________________________ I select UMBI Coverage which will compensate me for my economic and non-economic losses with the same limits as my Bodily Injury Liability Coverage.

   Economic losses are those which can be measured in specific monetary terms including, but not limited to, medical costs, funeral expenses, lost wages, and out of pocket expenses.

   Non-economic losses are losses other than economic losses and include, but are not limited to, pain, suffering, inconvenience, and mental anguish.

2. ____________________________ I select UMBI Coverage which will compensate me for my economic and non-economic losses with limits lower than my Bodily Injury Liability Coverage limits:

   $ ____________________________ each person $ ____________________________ each accident

3. ____________________________ I select Economic-Only UMBI Coverage which will compensate me only for my economic losses with the same limits as my Bodily Injury Liability Coverage.

4. ____________________________ I select Economic-Only UMBI Coverage which will compensate me only for my economic losses with limits lower than my Bodily Injury Liability Coverage limits:

   $ ____________________________ each person $ ____________________________ each accident

5. ____________________________ I do not want UMBI Coverage. I understand that I will not be compensated through UMBI coverage for losses arising from an accident caused by an uninsured/underinsured motorist.

SIGNATURE

The choice I made by my initials on this form will apply to all persons insured under my policy. My choice shall apply to the motor vehicles described in the policy and to any replacement vehicles, to all renewals of my policy, and to all reinstatement or substitute policies until I make a written request for a change in my Bodily Injury Liability Coverage or UMBI Coverage.

______________________________ Named Insured or Legal Representative (Please Print) ______________________ Policy Number

______________________________ Signature of a Named Insured or Legal Representative ______________________ Date
UNINSURED MOTORISTS PROPERTY DAMAGE COVERAGE

You may select one of the following options (initial only one option):

1. [ ] I understand and acknowledge that Uninsured Motorists Property Damage (UMPD) has been offered to me.

2. [ ] I reject UMPD Coverage.

initials

initials