MANDATORY UNINSURED MOTORISTS BODILY INJURY COVERAGE OFFER

The California Insurance Code requires that all automobile liability policies contain Uninsured Motorists Bodily Injury Coverage with limits equal to your Bodily Injury Liability Coverage, but limits in excess of $30,000 per person, $60,000 per accident split limits, or $60,000 per accident single limit are not required to be offered. You may reject these limits and select limits lower than the Bodily Injury Liability Coverage.

Uninsured Motorists Bodily Injury Coverage pays for bodily injury losses to you and your passengers as a result of an accident with a driver who has no liability protection and is legally responsible for the injuries. This includes a hit-and-run vehicle whose owner and operator cannot be identified. Uninsured Motorists Bodily Injury Coverage also provides Underinsured Motorists Bodily Injury Coverage. This coverage pays for bodily injury losses to you and your passengers as a result of an accident with a driver who has liability protection with limits that are lower than the Uninsured Motorists Bodily Injury limits you have selected, and that person is legally responsible for your injuries.

Please indicate your choices by initialing next to the appropriate item(s) below.

Rejection of Uninsured Motorists Bodily Injury Coverage

The California Insurance Code requires that we provide you with the following information:

The California Insurance Code requires an insurer to provide Uninsured Motorists Bodily Injury Coverage in each bodily injury liability insurance policy it issues covering liability arising out of the ownership, maintenance, or use of a motor vehicle. Those provisions also permit the insurer and the applicant to delete the coverage completely or to delete the coverage when a motor vehicle is operated by a natural person or persons designated by name. Uninsured Motorists Bodily Injury Coverage insures the insured, his or her heirs or legal representatives for all sums within the limits established by law, which the person or persons are legally entitled to recover as damages for bodily injury, including any resulting sickness, disease or death to the insured from the owner or operator of an uninsured motor vehicle not owned or operated by the insured or a resident of the same household. An uninsured motor vehicle includes an underinsured motor vehicle as defined in subdivision (p) of Section 11580.2 of the Insurance Code.

I reject Uninsured Motorists Bodily Injury Coverage entirely.

I reject Uninsured Motorists Bodily Injury Coverage only with respect to the following individuals:

Name(s) of Excluded Driver(s):

Lower Limit(s) for Uninsured Motorists Bodily Injury Coverage

The California Insurance Code requires that we provide you with the following information:

The California Insurance Code requires an insurer to provide Uninsured Motorists Bodily Injury Coverage in each bodily injury liability insurance policy it issues covering liability arising out of the ownership, maintenance, or use of a motor vehicle. Those provisions also permit the insurer and the applicant to agree to provide the coverage in an amount less than that required by subdivision (m) of Section 11580.2 of the Insurance Code but not less than the financial responsibility requirements. Uninsured Motorists Bodily Injury Coverage insures the insured, his or her heirs, or legal representatives for all sums within the limits established by law, which the person or persons are legally entitled to recover as damages for bodily injury, including any resulting sickness, disease or death to the insured from the owner or operator of an uninsured motor vehicle not owned or operated by the insured or a resident of the same household. An uninsured motor vehicle includes an underinsured motor vehicle as defined in subdivision (p) of Section 11580.2 of the Insurance Code.

I select Uninsured Motorists Bodily Injury Coverage limit(s) of $ ________________________ which are lower than my bodily injury liability limit(s).

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

Applicant's Signature  Date  Effective Date
MANDATORY UNINSURED MOTORISTS PROPERTY DAMAGE COVERAGE OFFER

The California Insurance Code requires that we provide you with the following information:

Uninsured Motorists Property Damage Coverage pays for damages or destruction of a covered auto caused by an auto accident where an insured is legally entitled to recover from the owner or operator of certain types of uninsured motor vehicles.

Uninsured Motorists Property Damage Coverage is available only:

1. If you have not rejected Uninsured Motorists Bodily Injury Coverage, and
2. For autos for which you have not purchased Collision Coverage.

This coverage is not applicable to commercial vehicles transporting persons for hire, compensation or profit designed, used or maintained primarily for the transportation of property.

Please indicate your choices by **initialing** next to the appropriate item(s) below.

- [ ] I select Uninsured Motorists Property Damage Coverage at a limit of $3,500 for each accident for the vehicles listed below:

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- [ ] I reject Uninsured Motorists Property Damage Coverage entirely.

- [ ] I reject Uninsured Motorists Property Damage Coverage only with respect to the following individuals:

  Name(s) of Excluded Driver(s):
  
  __________________________________________
  
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Coverage is generally described here. Only the policy provides a complete description of the coverages and their limitations.

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Applicant's Signature __________________________ Date ______________ Effective Date _____________