



**CONNECTICUT SUPPLEMENTAL APPLICATION  
MUST be completed in conjunction with the Form A-101**

1. Applicant Name

2. DBA, if any

**INFORMED CONSENT FORM**

**UNINSURED MOTORIST (UM)/ UNDERINSURED MOTORIST (UIM) COVERAGE**

**TYPES OF COVERAGE**

Connecticut law requires you to buy uninsured motorist (UM/UIM) coverage. Generally, this coverage only applies where the person who causes an accident is not an insured under your policy.

Anyone injured in an accident may seek to recover damages from the person causing the loss. These losses include your medical bills, lost wages, (past and future), as well as payment for disabilities, pain and suffering and loss of enjoyment of life's activities.

Normally, these damages would be paid by the other person's insurance company. UM/UIM coverage protects you, your family and others in your car for injuries caused by someone who did not buy insurance.

You have the right to choose the amount of coverage. It can be as low as \$25,000 per person and \$50,000 per accident, or as high as twice your policy's bodily injury liability coverage. The amount of liability coverage you buy will govern the maximum amount of UM/UIM coverage you can buy.

This coverage also includes Underinsured Motorist (UIM) coverage. It protects you where injuries are caused by someone whose insurance is not enough to pay your damages and is less than your UM/UIM limits. UIM coverage will pay your damages to fill in the difference between those limits. However, the protection available under standard UIM coverage is usually reduced by amounts paid by worker's compensation, or by or on behalf of the person at fault.

Under our new law, you can convert standard UIM coverage to UNDERINSURED MOTORIST CONVERSION (UIMC) coverage. This coverage is not reduced by payments from any source. If your damages exceed the amount of the at-fault person's insurance, or other payments, your UIMC coverage will be available for damages not paid.

Both standard (UIM) and conversion (UIMC) coverages only become available after the liability insurance of the at-fault person has been fully paid.

**STACKING**

To make a wise decision as to the amount of UM/UIM coverage to buy, you need to understand "stacking". Stacking allows insureds to add together UM/UIM coverage under separate policies or, in multi-car policies, the insurance applicable to each car..

With stacking, if you had two insured cars and you purchased \$100,000 of UM/UIM coverage you received (and you paid for) \$200,000 of protection. Under the new law the purchased amount (\$100,000) would not be multiplied by the number of cars insured.

Also, your UM/UIM coverage will be limited to the highest available limit under any of the policies that apply to the accident. If you are injured in a car you own, you are limited to the amount of coverage for that car.



**PREMIUM CHARGES**

**UNINSURED MOTORIST WITH STANDARD UIM COVERAGE**

<b>LIMITS</b> each person/each accident (000) omitted	<b>PREMIUM PER UNIT</b> (US Dollars)
25/50	88
50/50	126
100/100	220
150/150	290
160/160	304
170/170	318
200/200	360
250/250	430
300/300	480
350/350	530
400/400	576
500/500	668
600/600	728
700/700	768
750/750	790
800/800	806
1,000/1,000	880
1,500/1,500	1060
2,000/2,000	1,240

**UNINSURED MOTORIST WITH CONVERSION UIM COVERAGE**

<b>LIMITS</b> each person/each accident (000) omitted	<b>PREMIUM PER UNIT</b> (US Dollars)
25/50	114
50/50	158
100/100	274
150/150	362
160/160	380
170/170	398
200/200	450
250/250	538
300/300	602
350/350	662
400/400	722
500/500	836
600/600	912
700/700	962
750/750	988
800/800	1,010
1,000/1,000	1,100
1,500/1,500	1,326
2,000/2,000	1,552

**APPLICANT'S ACKNOWLEDGMENT**

The undersigner hereby acknowledges they have read, or have had read to them and understand, the above explanations and offers of Uninsured Motorist with Standard UIM Coverage and Uninsured Motorist Conversion UIM Coverage. Selections have been made by checking the appropriate box above. The signature appearing below is that of the named insured or authorization has been given to the signer of this Offer of Uninsured Motorist with Standard UIM Coverage and Uninsured Motorist Conversion UIM Coverage to select or reject coverage and limits on the behalf of the named insured.

Date Application Completed \_\_\_\_\_

Signature of Applicant \_\_\_\_\_ **X**