



**GEORGIA SUPPLEMENTAL APPLICATION**

**MUST be completed if Auto Liability Coverage is requested**

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1. Applicant Name

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2. DBA, if any

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**UNINSURED MOTORIST COVERAGE SELECTION/REJECTION**

Georgia law permits you to make certain decisions regarding Uninsured Motorists Coverage. This document describes this coverage and the options available.

You should read this document carefully and contact us or your agent if you have any questions regarding Uninsured Motorists Coverage and your options with respect to this coverage.

This document includes general descriptions of coverage. However, no coverage is provided by this document. You should read your policy and review your Declarations Page(s) and/or Schedule(s) for complete information on the coverages you are provided.

**UNINSURED MOTORISTS COVERAGE**

Uninsured Motorists Coverage provides insurance protection to an insured for compensatory damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury or property damage caused by an automobile accident. Also included are damages due to bodily injury that result from an automobile accident with a hit-and-run vehicle whose owner or operator cannot be identified.

Unless rejected, your policy must include Uninsured Motorists Coverage at limits not less than: (a) split limits of \$25,000 for each person, subject to \$50,000 for each accident with respect to bodily injury, and \$25,000 for each accident with respect to property damage; or (b) a single limit of \$75,000 for each accident. These limits will be referred to as the "minimum limits" for Uninsured Motorists Coverage.

You have a choice of two Uninsured Motorists Coverage options to choose from:

- a) Uninsured Motorists Coverage – Reduced By At-Fault Liability Limits (also referred to as a limits trigger) – this option permits certain offsets, or deductions, from available and payable coverage under other available Bodily Injury or Property Damage liability insurance policies.
- b) Uninsured Motorists Coverage – Added On To At-Fault Liability Limits (also referred to as excess or damages trigger) – this option must make the entire limit of Uninsured Motorists Coverage available in excess to any amounts payable under available Bodily Injury or Property Damage liability insurance coverage.

Your options with respect to Uninsured Motorists Coverage include:

- a) Rejecting Uninsured Motorists Coverage entirely;
- b) Accepting or Rejecting Uninsured Motorists Coverage – Reduced By At-Fault Liability Limits; or
- c) Accepting or Rejecting Uninsured Motorists Coverage – Added On To At-Fault Liability Limits.

**Please indicate if you are selecting or rejecting Uninsured Motorists on the following pages.**

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Applicant's Initials

## EXPLANATION OF “ADDED ON TO AT-FAULT LIABILITY LIMITS” VERSUS “REDUCED BY AT-FAULT LIABILITY LIMITS”

Added on to At-Fault Liability Limits- Uninsured Motorist (UM) Coverage: If you or other eligible insureds are injured or have property damage caused by an uninsured or underinsured motorist, the Added on to At-Fault Liability Limit-UM Coverage provides protection that will pay for your damages in addition to the at-fault driver's Liability Coverage limit up to your Added on to At-Fault Liability Coverage Limit.

Reduced by At-Fault Liability Limits-Uninsured Motorist (UM) Coverage: If you reject the Added on to At-Fault Liability Limits-UM Coverage you may select Reduced by At-Fault Liability limits-UM Coverage. Reduced by At-Fault Liability Limits-UM Coverage provides less protection than Added on to At-Fault Liability Limits-UM Coverage, but the Reduced by At-Fault Liability Limits-UM Coverage is available at a lower premium. Unlike the Added on to At-Fault Liability Limits-UM Coverage that provides up to a full limit of protection over and above the at fault drivers liability coverage, Reduced by At-Fault Liability Limits-UM Coverage will only pay up to the difference between the at fault driver's Liability Coverage and your Reduced by At-Fault Liability Coverage Limit. This means Reduced by At-Fault Liability Limits-UM Coverage will allow you to collect from the at-fault driver and your Reduced by At-Fault Liability Limits-UM Coverage, combined, up to the same limit of Reduced by At-Fault Liability Coverage Limit you have purchased.

The two uninsured motorist coverage choices do not differ if the at-fault driver responsible for your injuries or property damage does not have any Liability Coverage. In such cases, both Added on to At-Fault Liability Limits-UM Coverage and Reduced by At-Fault Liability Limits-UM Coverage will pay up to the amount of Uninsured Motorist Coverage purchased.

We understand that these coverage choices can be confusing and hopefully the attached examples will assist you in making an educated decision regarding the Uninsured Motorist Coverage that best suits your needs.

### Example of Added on to At-Fault Liability Limits-UM Coverage and Reduced by At-Fault Liability Limits-UM Coverage Claim Payment Calculation

An underinsured driver fails to stop at a red light, hits your car and causes you to have \$175,000 in damages. The at-fault underinsured driver (At-Fault's) has \$50,000 of Liability Coverage. Your policy contains \$100,000 of Uninsured Motorist Coverage.

#### Added on to At-Fault Liability Limits (If applicable)

At-Fault's Liability Coverage Limit \$50,000  
Your Added on to At-Fault Liability Coverage Limit \$100,000  
Total Amount of Your Damages \$175,000

#### Payment Break Out:

At-Fault's Liability Coverage =	\$50,000
Your Added on to At-Fault Liability Coverage Limit =	<u>\$100,000</u>
Total Payment =	\$150,000
Amount Not Covered =	\$25,000*

The maximum available coverage in this example was \$150,000 (At-Fault's Liability Coverage Limit + Your Added on to At-Fault Liability Coverage Limit).

*\*Please notice that \$25,000 of the loss was not covered.*

#### Reduced by At-Fault Liability Limits (If applicable)

At-Fault's Liability Coverage Limit \$50,000  
Your Reduced by At-Fault Liability Coverage Limit \$100,000  
Total Amount of Your Damages \$175,000

#### Payment Break Out:

At-Fault's Liability Coverage =	\$50,000
Your Reduced by At-Fault Liability Coverage Limit =	<u>\$50,000*</u>
Total Payment =	\$100,000
Amount Not Covered =	\$75,000**

*\*The \$50,000 amount shown here is determined by subtracting the At-Fault's Liability Coverage Limit from Your Reduce by At-Fault Coverage Limit. The total available Reduced by At-Fault-UM Coverage you have in this example is \$50,000.*

*\*\*Please notice that \$75,000 of the loss was not covered.*

**Please indicate if you are selecting or rejecting Uninsured Motorists on the following pages.**

**THIS IS NOT A BINDER**

**THIS IS NOT A BINDER**

**THIS IS NOT A BINDER**

I am **rejecting all offers** of Uninsured Motorists Coverage. This includes both Reduced By and Added On To At-Fault Liability Limits Coverage.

(Initial)

\_\_\_\_\_  
Signature of Applicant/Named Insured

\_\_\_\_\_  
Date

**UNINSURED MOTORISTS COVERAGE REDUCED BY AT-FAULT LIABILITY LIMITS**

I am **selecting** Uninsured Motorist Coverage **Reduced By At-Fault Liability Limits**. Please see my selection below.

(Initial)

\_\_\_\_\_  
Signature of Applicant/Named Insured

\_\_\_\_\_  
Date

**COMBINED SINGLE LIMITS**

<u>INITIAL</u>	<u>LIMIT</u>	<u>COVERAGE</u>	<u>PREMIUM PER POWERUNIT(\$)</u>
_____	75,000 CSL	UMBI & UMPD	105
_____	80,000 CSL	UMBI & UMPD	108
_____	85,000 CSL	UMBI & UMPD	113
_____	100,000 CSL	UMBI & UMPD	126
_____	200,000 CSL	UMBI & UMPD	198
_____	250,000 CSL	UMBI & UMPD	226
_____	300,000 CSL	UMBI & UMPD	250
_____	350,000 CSL	UMBI & UMPD	268
_____	400,000 CSL	UMBI & UMPD	288
_____	500,000 CSL	UMBI & UMPD	310
_____	600,000 CSL	UMBI & UMPD	332
_____	750,000 CSL	UMBI & UMPD	358
_____	1,000,000 CSL	UMBI & UMPD	388

**SPLIT LIMITS**

<u>INITIAL</u>	<u>LIMIT</u>	<u>COVERAGE</u>	<u>PREMIUM PER POWER UNIT (\$)</u>
_____	25,000/50,000/25,000	UMBI & UMPD	65
_____	25,000/50,000/50,000	UMBI & UMPD	78
_____	50,000/100,000/25,000	UMBI & UMPD	95
_____	50,000/100,000/50,000	UMBI & UMPD	108
_____	100,000/300,000/25,000	UMBI & UMPD	144
_____	100,000/300,000/50,000	UMBI & UMPD	157
_____	100,000/300,000/100,000	UMBI & UMPD	181

\_\_\_\_\_  
Applicant's Initials

# UNINSURED MOTORISTS COVERAGE ADDED ON TO AT-FAULT LIABILITY LIMITS

I am **selecting** Uninsured Motorist Coverage **Added On To At-Fault Liability Limits**. Please see my selection below.

\_\_\_\_\_  
(Initial)

\_\_\_\_\_  
Signature of Applicant/Named Insured

\_\_\_\_\_  
Date

## COMBINED SINGLE LIMITS

<u>INITIAL</u>	<u>LIMIT</u>	<u>COVERAGE</u>	<u>PREMIUM PER POWER UNIT (\$)</u>
_____	75,000 CSL	UMBI & UMPD	176
_____	80,000 CSL	UMBI & UMPD	180
_____	85,000 CSL	UMBI & UMPD	185
_____	100,000 CSL	UMBI & UMPD	200
_____	200,000 CSL	UMBI & UMPD	268
_____	250,000 CSL	UMBI & UMPD	292
_____	300,000 CSL	UMBI & UMPD	309
_____	350,000 CSL	UMBI & UMPD	325
_____	400,000 CSL	UMBI & UMPD	338
_____	500,000 CSL	UMBI & UMPD	364
_____	600,000 CSL	UMBI & UMPD	380
_____	750,000 CSL	UMBI & UMPD	404
_____	1,000,000 CSL	UMBI & UMPD	430

## SPLIT LIMITS

<u>INITIAL</u>	<u>LIMIT</u>	<u>COVERAGE</u>	<u>PREMIUM PER POWER UNIT(\$)</u>
_____	25,000/50,000/25,000	UMBI & UMPD	128
_____	25,000/50,000/50,000	UMBI & UMPD	144
_____	50,000/100,000/25,000	UMBI & UMPD	172
_____	50,000/100,000/50,000	UMBI & UMPD	188
_____	100,000/300,000/25,000	UMBI & UMPD	227
_____	100,000/300,000/50,000	UMBI & UMPD	243
_____	100,000/300,000/100,000	UMBI & UMPD	265

\_\_\_\_\_  
Applicant's Initials

**APPLICANT'S ACKNOWLEDGMENT**

The undersigner(s) hereby acknowledge(s) they have read, or have had read to them and understand, the above explanations and offers of Uninsured Motorist Coverage – Reduced By At-Fault Liability Limits and Uninsured Motorist Coverage – Added On To At-Fault Liability Limits. Selections have been made by checking the appropriate boxes on pages two or three of this offer. The signature appearing below is that of the named insured or authorization has been given to the signer of this offer of Uninsured Motorist Coverage – Reduced By At-Fault Liability Limits and Uninsured Motorist Coverage – Added On To At-Fault Liability Limits to select or reject coverage and limits on the behalf of the named insured.

**YOUR SELECTION OR REJECTION OF COVERAGE IS BINDING ON ALL PERSONS INSURED UNDER THIS POLICY.**

Applicant /Named Insured: \_\_\_\_\_ Date: \_\_\_\_\_  
By: \_\_\_\_\_  
Title: \_\_\_\_\_

Signature of Agent of Insured: \_\_\_\_\_ Date: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

COMMERCIAL AUTO COVERAGE PART

## **IMPORTANT POLICYHOLDER NOTICE GEORGIA**

### **UNINSURED MOTORIST COVERAGE**

If you have chosen to accept Uninsured Motorists coverage from your automobile insurance company, and have any questions after reading this statement regarding Uninsured Motorists coverage or the amount of coverage you have selected, your agent or company representative will be able to assist you. You should have chosen the amount of Uninsured Motorists coverage you want based on this question: If I get hit by someone with little or no liability insurance, how much protection do I need to cover the cost associated with car repair, medical bills, other expenses, and lost wages? If the person who hits your automobile has no liability coverage or liability coverage equal to or less than the Uninsured Motorists amount you chose, your total automobile insurance recovery (from all companies involved) may not exceed the amount of Uninsured Motorists coverage you chose.

The purpose of this notice is informational. This notice does not change or replace the wording in your policy.