

IDAHO UNINSURED MOTORISTS COVERAGE AND UNDERINSURED MOTORISTS COVERAGE SELECTION

Policy Number:	Policy Effective Date:
Company:	Producer:
Applicant/Named Insured:	

Idaho law permits you to make certain decisions regarding Uninsured Motorists Coverage and Underinsured Motorists Coverage. This document briefly describes these coverages and provides you with choices from available options.

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

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 AND UNDERINSURED MOTORISTS COVERAGES

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 caused by a motor vehicle accident. Also included are damages due to bodily injury that result from a motor vehicle accident with a hit-and-run vehicle whose owner or operator cannot be identified.

Underinsured 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 underinsured motor vehicle because of bodily injury caused by a motor vehicle accident.

Please indicate your choice with respect to Uninsured Motorists Coverage from Section **A**. **AND** your choice with respect to Underinsured Motorists Coverage from Section **B**. as follows:

A. Selection Of Uninsured Motorists Coverage Limits

If you wish to select Uninsured Motorists Coverage, you may do so by initialing next to the appropriate item(s) and signing below. Please note that we only offer Uninsured Motorists Coverage limits up to the Liability Coverage limits of your policy, even though higher limits may appear below:

<p>(Initials)</p> <p>_____ I select Uninsured Motorists Coverage at the following limits:</p> <p>(Choose one):</p>				
(Initials)	Split Limits	OR	(Initials)	Single Limits
_____	\$ 25,000/50,000		_____	\$ 50,000
_____	50,000/100,000		_____	75,000
_____	100,000/200,000		_____	100,000
_____	100,000/300,000		_____	200,000
_____	250,000/500,000		_____	250,000
_____	300,000/300,000		_____	300,000
_____	500,000/500,000		_____	350,000
_____	500,000/1,000,000		_____	500,000
_____	\$ _____		_____	1,000,000
	(Other)		_____	(Other)
			_____	\$ _____
				(Other)

Signature Of Applicant/Named Insured

Date

B. Selection Of Underinsured Motorists Coverage Limits

If you wish to select Underinsured Motorists Coverage, you may do so by initialing next to the appropriate item(s) and signing below. Please note that we only offer Underinsured Motorists Coverage limits up to the Liability Coverage limits of your policy, even though higher limits may appear below:

(Initials)	I select Underinsured Motorists Coverage at the following limits:			

(Choose one):				
(Initials)	Split Limits	OR	(Initials)	Single Limits
_____	\$ 50,000/100,000		_____	\$ 50,000
_____	100,000/200,000		_____	100,000
_____	100,000/300,000		_____	200,000
_____	250,000/500,000		_____	250,000
_____	300,000/300,000		_____	300,000
_____	500,000/500,000		_____	350,000
_____	500,000/1,000,000		_____	500,000
_____	\$ _____		_____	1,000,000
	(Other)		_____	\$ _____
				(Other)

Signature Of Applicant/Named Insured

Date

IDAHO UNINSURED MOTORISTS COVERAGE AND UNDERINSURED MOTORISTS COVERAGE DISCLOSURE/OPTION TO REJECT

The following is derived from Idaho Department of Insurance Regulation IDAPA 18.01.20, effective on March 28, 2018:

A. Idaho Uninsured Motorist And Underinsured Motorist Disclosure – Do not sign until you read

Idaho law requires that every auto liability insurance policy include **Uninsured Motorists (UM)** bodily injury coverage and **Underinsured Motorists (UIM)** bodily injury coverage, unless a named insured (you) has rejected these coverages in writing, which may be in electronic format.

These coverages can protect you and your passengers by paying damages, up to the UM/UIM policy limits you have chosen, when an at-fault person does not have any or enough liability coverage.

- **UM** coverage may pay damages for bodily injuries caused by an at-fault motorist who has no insurance, or from a hit-and-run vehicle where the at-fault party is unknown.
- **UIM** coverage may pay damages for bodily injuries if the at-fault motorist does not have enough liability insurance to cover your costs. UIM coverage is offered in different types by different insurers, and insurers are not required to offer more than one type of UIM coverage. The most common available type of UIM coverage is "Difference in Limits" (or "Offset") Coverage. Some insurers may offer "Excess" Coverage. **Please refer to the attached examples (page 2) to see how the different types of UIM coverage may impact your level of protection.**

You have the option to purchase both UIM and UM coverage in varying amounts at or above the minimum liability requirements in Idaho, which are \$25,000 per person, \$50,000 for two or more persons in any one accident. By signing below, you acknowledge that the insurance company has explained the following UM/UIM coverages that are available as part of your policy:

Insurer: _____ **UIM Type:** Difference in Limits (Offset) Excess

I have read the above explanation of Uninsured Motorist and Underinsured Motorist coverages. I understand that I have the option to reject either or both coverages.

Named Insured (print name)	Signature of Named Insured	Date
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B. Uninsured And Underinsured Motorist – Option To Reject

I understand that, by signing below, I am informing my insurer that I choose to reject UM/UIM coverage(s) under my automobile liability policy, or under any renewal or replacement of my policy:

I **reject** and **do not** wish to purchase Uninsured Motorists Coverage (UM).

Signature of Named Insured (only if rejecting)	Date
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I **reject** and **do not** wish to purchase Underinsured Motorists Coverage (UIM).

Signature of Named Insured (only if rejecting)	Date
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This general explanation is NOT an insurance agreement. All auto liability insurance policies that include UM and/or UIM coverages have other terms and conditions that may affect or limit the availability of either coverage. For a more detailed explanation of these coverages, refer to your policy. The Idaho Department of Insurance can also provide assistance with insurance-related questions. Call 800-721-3272, or visit the Department's website at www.doi.idaho.gov.

	"Difference in Limits" (or "Offset") UIM	"Excess" UIM
Definition of the type of UIM coverage	Your UIM coverage limits are reduced or eliminated by any amounts recovered from another party's insurance.	Your UIM coverage limits are above and beyond what is paid by another party's insurance.

Example 1		
At-fault motorist and you have the same bodily injury/UIM coverage limits.		
	"Difference in Limits" (or "Offset") UIM	"Excess" UIM
Bodily Injury liability limit of at-fault motorist	\$25,000	\$25,000
Your Underinsured Motorist (UIM) Coverage limit	\$25,000	\$25,000
Maximum available for your bodily injury	\$25,000	\$50,000
Example 1 explanation	Your UIM coverage doesn't provide additional coverage above the at-fault motorist's coverage because they have the same limit.	Your UIM coverage increases the available Bodily Injury coverage above the at-fault motorist's coverage limit.

Example 2		
At-fault motorist has lower bodily injury coverage limits than your UIM.		
	"Difference in Limits" (or "Offset") UIM	"Excess" UIM
Bodily Injury Liability limit of at-fault motorist	\$25,000	\$25,000
Your Underinsured Motorist (UIM) Coverage limit	\$100,000	\$100,000
Maximum available for your bodily injury	\$100,000	\$125,000
Example 2 explanation	Your UIM coverage covers any deficiency in the at-fault motorist's Bodily Injury coverage, as if the at-fault motorist had Bodily Injury coverage at your UIM limit.	Your UIM coverage increases the available Bodily Injury coverage above the at-fault motorist's coverage limit.