

MARYLAND NOTICE AND WAIVER OF PERSONAL INJURY PROTECTION (PIP) COVERAGE

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

Notice Concerning The Waiver Of Personal Injury Protection (PIP) Coverage

You have the choice of purchasing certain Personal Injury Protection (PIP) Coverages. Before deciding whether to purchase or waive this coverage, please read the following carefully.

Full PIP coverage provides the following protection, without regard to fault:

1. It covers you and members of your family residing with you who are injured in **any** motor vehicle accident; anyone injured while **in** your vehicle; and pedestrians injured **by** your vehicle.
2. The **minimum** coverage is \$2,500 (*you may purchase more*) and may be used to cover:
 - a. All reasonable and necessary medical expenses incurred within three years of injury; and
 - b. 85 percent of actually incurred lost wages; or
 - c. If the injured person is not employed at the time of injury, any reasonable and necessary expenses to provide for essential services which that person would have provided for the care and maintenance of his or her family or household.

If you do **not** sign the waiver, you will automatically receive the full PIP protection described above. Your PIP premium will be \$.

Annually

Policy Period

You may only waive PIP coverage for:

1. The named insured (you);
2. All listed drivers on the policy; and
3. Members of your family who are 16 years of age or older and reside with you in your household.

The waiver prevents the named insured (you) from collecting PIP benefits under **any** motor vehicle liability insurance policy issued in the State of Maryland or another form of security authorized to be used in place of a motor vehicle liability insurance policy.

The waiver prevents individuals described in category **2.** or **3.** above from collecting PIP benefits under your policy. In addition, if these individuals are involved in a motor vehicle accident, the waiver prevents these individuals from collecting PIP benefits under any other policy of motor vehicle liability insurance issued in the State of Maryland or another form of security authorized to be used in place of a motor vehicle liability insurance policy, unless the individual:

- Is the first named insured under the other policy;
- Has not waived PIP benefits under the other policy; and
- Is not a named insured under any policy of motor vehicle liability insurance where a waiver of PIP benefits is in effect.

The waiver does not impair the rights of other individuals such as pedestrians or minor children from collecting PIP under your policy.

If you decide to sign the waiver, your PIP Premium will be _____ percent of the full PIP coverage.
The total premium will be \$ _____.

Annually

Semiannually

If you decide **not** to sign the waiver, your insurance company may not refuse to write your insurance coverage.

Waiver Of Personal Injury Protection (PIP) Coverage

I hereby confirm that I have fully read and understood the attached notice, required by Section 19-506 of the Insurance Article, and I understand and agree that _____ *(insert company name)*, in reliance upon my signature as the first named insured/applicant, will **NOT** provide the Personal Injury Protection (PIP) Coverage _____ *(insert the section of the policy which would otherwise provide PIP Coverage)*, required by Section 19-505 and described in the attached notice provided to me with this waiver.

This coverage is waived for any injury which may be sustained by:

1. Anyone listed as a named insured on the policy;
2. All drivers listed on the policy; and
3. All members of the named insured's family living in the insured's household who are 16 years of age or older.

I further understand and agree that the waiver of Personal Injury Protection (PIP) benefits under the policy being applied for waives coverage for PIP benefits for anyone described above under any other policy issued in the State of Maryland or another form of security authorized to be used in place of a motor vehicle liability insurance policy, unless the individual:

- Is the first named insured under the other policy; and
- Has not waived PIP benefits under the other policy; and
- Is not a named insured under any policy of motor vehicle liability insurance where a waiver of PIP benefits is in effect.

I, the first named insured/applicant, have fully read and understood the above noted information and hereby:

(Please check one of the following.)

Request full PIP coverage be applicable to the policy or binder of insurance described below, on all future renewals of the policy and on all replacement policies unless I notify the company in writing to the contrary, with the effective date of such change being no earlier than the receipt date by the company of my written notification.

Affirmatively waive the benefits required by Section 19-505 of the Insurance Article (PIP). I understand and agree that this waiver of coverage shall be applicable to the policy or binder of insurance described below, on all future renewals of the policy and on all replacement policies unless I notify the company in writing to the contrary, with the effective date of such change being no earlier than the receipt date by the company of my written notification.

Signature Of First Named Insured / Applicant

Date

MARYLAND SELECTION OF HIGHER LIMITS FOR UNINSURED MOTORISTS COVERAGE

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

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

You should read this document carefully and contact us or your agent if you have any questions regarding Uninsured Motorists Coverage and your option 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 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 or property damage that result from an automobile accident with a hit-and-run vehicle whose owner or operator cannot be identified.

Your policy must include Uninsured Motorists Coverage at limits equal to: **(1)** split limits of \$30,000 for each person, subject to \$60,000 for each accident with respect to bodily injury, and \$15,000 with respect to property damage; or **(2)** a combined single limit of \$75,000 for each accident, UNLESS you select optional higher limits.

If you would like to select higher limits for Uninsured Motorists Coverage, please indicate your choice as follows:

Selection Of Higher Limits For Uninsured Motorists Coverage

We make available the following limits for Uninsured Motorists Coverage that are higher than the limits described previously. Please indicate your choice by initialing next to the appropriate item and by signing below. Please note that we only offer limits for Uninsured Motorists Coverage up to the Liability Coverage limits of your policy, even though higher limits may appear below:

(Initials) _____ I select the following higher limits of Uninsured Motorists Coverage (Choose one Split Limits Bodily Injury option AND one Property Damage limit option, OR one Combined Single Limit option from the following):						
(Initials)	Split Limits Bodily Injury	(Initials)	Property Damage	OR	(Initials)	Combined Single Limit
	\$ 50,000/100,000		\$ 25,000			\$ 100,000
	\$ 100,000/300,000		\$ 50,000			\$ 250,000
	\$ 250,000/500,000		\$ 100,000			\$ 350,000
	\$ 500,000/1,000,000					\$ 500,000
						\$ 1,000,000
	(Other)		(Other)			(Other)
_____ Signature Of Applicant/Named Insured					_____ Date	