

VIRGINIA SELECTION OF LOWER UNINSURED MOTORISTS COVERAGE LIMITS

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

Virginia law permits you to make certain decisions regarding Uninsured Motorists Coverage. This document briefly 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 provides insurance protection to an insured for damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle or an underinsured 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 results from an automobile accident with a hit-and-run vehicle whose owner or operator is unknown.

Your automobile liability policy must include Uninsured Motorists Coverage at limits equal to your policy's Liability Coverage limits unless you select lower limits as described below.

If your policy's Liability Coverage limits exceed the minimum limits required by Virginia law of: (1) split limits of \$25,000 for each person, subject to \$50,000 for each accident with respect to bodily injury, and \$20,000 for each accident with respect to property damage; or (2) a combined single limit of \$70,000 for each accident, you may reject Uninsured Motorists Coverage at limits equal to your policy's Liability limit(s) and select lower limit(s) of Uninsured Motorists Coverage. However, you may not select Uninsured Motorists Coverage limits less than the minimum Liability Coverage limits(s) required by Virginia law .

If you would like to reject uninsured coverage at limits equal to your Liability Coverage limits and select lower limit(s), please indicate your choice as follows:

Rejection Of Uninsured Motorists Coverage At Limits Equal To My Liability Coverage Limits And Selection Of Lower Limits

By initialing next to the appropriate items and signing below, you are rejecting Uninsured Motorists Coverage at limits equal to your Liability Coverage Limits and you are selecting lower limits of Uninsured Motorists Coverage.

(Initials) _____	I reject Uninsured Motorists Coverage at limits equal to my Liability Coverage Limits and select the following lower limits: (Choose one Split Limits Bodily Injury option AND one Property Damage Limit option, OR one Combined Single Limit option from the following):				
	Split Limits Bodily Injury	(Initials)	Property Damage	OR	Combined Single Limit
_____	\$ 25,000/50,000	_____	\$ 20,000		_____ \$ 70,000
_____	30,000/60,000	_____	25,000		_____ 75,000
_____	35,000/70,000	_____	50,000		_____ 100,000
_____	50,000/100,000	_____	100,000		_____ 125,000
_____	50,000/200,000	_____	150,000		_____ 150,000
_____	100,000/200,000	_____	200,000		_____ 200,000
_____	100,000/300,000	_____	250,000		_____ 220,000
_____	100,000/500,000	_____	300,000		_____ 250,000
_____	250,000/500,000	_____	500,000		_____ 300,000
_____	300,000/300,000	_____	750,000		_____ 350,000
_____	500,000/500,000	_____	1,000,000		_____ 400,000
_____	500,000/1,000,000	_____	_____		_____ 500,000
_____	1,000,000/1,000,000	_____	(Other)		_____ 600,000
_____	(Other)				_____ 750,000
					_____ 1,000,000
					_____ 1,500,000
					_____ 2,000,000
					_____ 2,500,000
					_____ 3,000,000
					_____ 5,000,000
					_____ 7,500,000
					_____ 10,000,000
					_____ (Other)
_____ Signature Of Applicant/Named Insured				_____ Date	