

REMARKS

NAME OF APPLICANT _____

**IMPORTANT NOTICE CONCERNING YOUR RIGHT TO REJECT
UNINSURED MOTORIST COVERAGE EQUAL TO YOUR BODILY INJURY LIABILITY LIMITS**

By law every policy in Illinois that protects against loss resulting from liability imposed by law for bodily injury or death suffered by any person arising out of the ownership, maintenance, or use of a motor vehicle must include uninsured motorist coverage in an amount equal to the bodily injury liability limits. The only way a policy may provide for less uninsured motorist coverage than bodily injury coverage is if you sign a rejection of this right to have your uninsured motorist coverage equal to your bodily injury liability limits. In no event may you reduce your uninsured motorist coverage below \$20,000 per person and \$40,000 per accident (20/40); nor may you increase your uninsured motorist coverage limits above the bodily injury liability limits of your policy.

Subject to the terms and conditions of your policy, Universal Casualty Company Uninsured Motorists Coverage provides you with protection against bodily injury caused by legally liable owners or operators of an Uninsured Motor Vehicle which includes:

- (1) a motor vehicle which has no bodily injury liability bond or insurance policy in effect at the time of the accident
- (2) a motor vehicle covered by a bodily injury liability bond or insurance policy, in an amount less than the minimum 20/40 limit required by Illinois law
- (3) a hit-and-run motor vehicle (so long as the physical contact and other requirements in the policy are met)
- (4) a motor vehicle for which the insurer denies coverage or becomes insolvent

Also, if you purchase uninsured motorist coverage with limits greater than 20/40, it will provide protection (subject to the terms and conditions of your policy) against bodily injury caused by legally liable owners or operators of an **Underinsured Motor Vehicle**, which is:

- * A motor vehicle which has bodily injury liability protection in effect and applicable at the time of the accident with limits equal to or greater than \$20,000 per person and \$40,000 per accident, but in an amount less than your uninsured motorist coverage limits

This protection against underinsured motor vehicles applies only if your underinsured limits exceed the liability insurance limits of the underinsured motor vehicle and then only to the extent of the difference between your underinsured limits and the amounts actually recovered from the underinsured motor vehicle's insurer.

Uninsured motorist coverage will not provide you with protection against bodily injury caused by underinsured motor vehicles unless purchased with limits above 20/40.

Please keep in mind that in many instances the minimum 20/40 limits required by law for uninsured motorist coverage may be too low to protect you against rising medical costs. Also a reduction of your uninsured motorist coverage limits below your bodily injury liability limits will result in only a modest cost savings. Your agent will advise you as to the exact difference in premium upon your injury.

I have been offered Uninsured Motorist Coverage limits equal to those of the Bodily Injury Liability limits I have chosen. I hereby reject those offered limits of Uninsured Motorist Coverage limits and instead request that you provide me with those limits checked below. I have read and understand the information set forth on this page.

The bodily injury liability and uninsured motorist coverage limits sold by Universal Casualty Company are listed below. Check the box next to the Uninsured Motorist Coverage limits you are selecting.

UNINSURED AND UNDERINSURED MOTORIST LIMITS SELECTED PER PERSON/PER ACCIDENT

- 20,000/40,000
- 25,000/50,000
- 50,000/100,000
- 100,000/300,000

X _____

Signature of Applicant(s)

Policy # (if renewal or endorsement)

Date

EXIL 3449(C) 0606

NAMED OPERATOR EXCLUSION

This exclusion is hereby attached to and forms part of the policy and any subsequent renewals thereof. As an inducement for the Company to issue and in consideration of the insurance provided by the above policy on the vehicle(s) listed therein, the following individual(s) is/are specifically excluded from the above policy:

NAME	DATE OF BIRTH
1.	
2.	
3.	

If, at the time of loss, an excluded operator is driving any vehicle, no coverage of any kind shall be afforded.

All other policy terms and conditions remain unchanged except for any and all endorsements attached.

X _____

Insured Signature

Date

X _____

Producer Signature

Date