

EMPIRE FIRE AND MARINE INSURANCE COMPANY - EMPIRE INDEMNITY INSURANCE COMPANY
Omaha, Nebraska

ILLINOIS UNINSURED AND UNDERINSURED MOTORISTS INSURANCE REQUIREMENTS
Rejection/Selection Form

NAMED INSURED: _____

POLICY NUMBER: _____ EFFECTIVE DATE: _____

Section 143a-2. of the Illinois Insurance Code requires that "...No policy insuring 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 shall be renewed or delivered or issued for delivery in this State with respect to any motor vehicle designed for use on public highways and required to be registered in this State unless uninsured motorist coverage as required in Section 143a of this Code is included in an amount equal to the insured's bodily injury liability limits unless specifically rejected by the insured." Uninsured Motorists Insurance is coverage "...for the protection of persons...who are legally entitled to recover damages from owners or operators of uninsured motor vehicles and hit-and-run motor vehicles because of bodily injury, sickness or disease, including death, resulting therefrom." The insured may select such coverage in amount less than the policy's Bodily Injury Liability limits, but not less than the limits required by the Illinois Vehicle Code.

Section 143a.2. further requires that "...no policy insuring 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 shall be renewed or delivered or issued for delivery in this State with respect to any motor vehicle designed for use on public highways and required to be registered in this State unless underinsured motorist coverage is included in such policy in an amount equal to the total amount of uninsured motorist coverage provided in that policy where such uninsured motorist coverage exceeds the limits set forth in Section 7-203 of the Illinois Vehicle Code.

"The term 'underinsured motor vehicle' means a motor vehicle whose ownership, maintenance or use has resulted in bodily injury or death of the insured, as defined in the policy, and for which the sum of the limits of liability under all bodily injury liability insurance policies or under bonds or other security required to be maintained under Illinois law applicable to the driver or to the person or organization legally responsible for such vehicle and applicable to the vehicle, is less than the limits for underinsured coverage provided the insured as defined in the policy at the time of the accident. The limits of liability for an insurer providing underinsured motorist coverage shall be the limits of such coverage, less those amounts actually recovered under the applicable bodily injury insurance policies, bonds or other security maintained on the underinsured motor vehicle."

Please select one of the following:

- I hereby select Uninsured Motorists Insurance in excess of the current Illinois Financial Responsibility limits of 20/40.
- I hereby select Uninsured and Underinsured Motorists Coverage with limits of liability of \$ _____ each person, \$ _____ each accident or a Single limit of \$ _____ each accident, which are less than the Bodily Injury Liability limits of the policy to be issued.
- I hereby select Uninsured and Underinsured Motorists coverage with limits of liability equal to the Bodily Injury Liability limits of the policy to be issued.

The selection/rejection of coverage indicated above will be carried forward and apply to all renewals of coverage issued by the Company unless the insured advises us in writing of his intent to amend his selection/rejection of coverage.

Insured's Signature

Date

Date Issued

Agent Name and Number