SELECTION OF UNINSURED MOTORIST BODILY INJURY COVERAGE LIMITS AND ELECTION OF UNINSURED MOTORIST PROPERTY DAMAGE COVERAGE
(Illinois)

UNINSURED/UNDERINSURED MOTORIST COVERAGE

Illinois Statute 215 ILCS 5/143a-2 provides that the insured's Uninsured Motorist Bodily Injury Coverage limits under the policy are equal to the amount of the Bodily Injury Liability Coverage limits unless the insured rejects UM limits in excess of those required by law (currently at least $20,000 per person and $40,000 per accident), or the insured makes a written request for UM limits which are less than the Bodily Injury Liability Coverage limits

Uninsured Motorist Bodily Injury Coverage (UM) covers you or other persons insured under your policy for bodily injury caused by a hit-and-run driver or an at-fault driver who has no auto liability insurance.

Underinsured Motorist Bodily Injury (UIM) Coverage pays the difference between your UIM limits and the liability limits of the at-fault driver, if lower than your UIM limits. The law requires you to have UIM coverage at a limit equal to your UM limit provided that your UM coverage is greater than the minimum required amounts of $20,000 per person and $40,000 per accident.

Please refer to your policy for a more detailed explanation of these coverages.

In accordance with Illinois law (Sections 215 ILCS 5/143a and 5/143a-2), the undersigned named insured (and each of them) agrees to the following option:

(Applicable option marked X)

☐ I reject UM/UIM Coverage in excess of the minimum required limits (currently $20,000 per person and $40,000 per accident). I understand that this option does not include Underinsured Motorist Coverage.

☐ I reject UM/UIM Coverage equal to the Bodily Injury limits under my policy and elect UM/UIM Coverage of more than the minimum required limits required by law in the following amounts: $_____ per person and $_____ per accident. I understand that my Underinsured Motorist Coverage limits are equal to my Uninsured Motorist coverage limits.

I UNDERSTAND THAT IF NO SELECTION IS MADE, MY UNINSURED AND UNDERINSURED MOTORIST COVERAGES SHALL BE EQUAL TO THE BODILY INJURY LIMITS UNDER THE POLICY.

UNINSURED MOTORIST PROPERTY DAMAGE COVERAGE

Illinois Statute 215 ILCS 5/143a provides that a named insured may elect Uninsured Motorist Property Damage Insurance (UMPD) of the lesser of the actual cash value of the motor vehicle or $15,000, subject to a $250 deductible. UMPD covers damage to your vehicle caused by an identified, at-fault, uninsured driver. This option is offered only on vehicles for which you have not purchased collision coverage.

☐ I elect UM Property Damage Insurance on the following vehicle(s) that do not have collision coverage (specify year, make and model).

_____ _____

_____ _____

I understand my policy will be issued to reflect all the options I have chosen with respect to the coverage shown above, and that my selection(s) shall be binding on all persons insured under the policy. I further understand and agree that my selection(s) or rejection as shown above, shall be applicable to the policy of insurance on all future renewals, reinstatements, reissuances, substitutions, amended, replacement or supplementary policies unless I subsequently request a change in writing.

PREMIUM ADJUSTMENT (if any)

$_____ UM Coverage $_____ UM Property Damage Insurance

Named Insured: _____ Date: _____

Policy Number: _____ Agent: _____