



NAMED INSURED: _____

EFFECTIVE DATE: _____

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 these coverages.

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 of the coverages you are provided.

Uninsured Motorist Coverage

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 or 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 cannot be identified.

Virginia Law requires that your Uninsured Motorists Coverage must equal your Bodily Injury and Property Damage Liability limits unless you choose lower limits as indicated below, but not less than the Financial Responsibility Combined Single Limit of \$125,000 for Bodily Injury and Property Damage.

Uninsured Motorists Coverage (Alternative Coverage)

Unless you select Uninsured Motorists Coverage (Alternative Coverage) as described below, any coverage that may be available, subject to the provisions of the Uninsured Motorists Coverage endorsement for damages caused by an accident with an underinsured motor vehicle, shall be paid in addition to any bodily injury liability or property damage liability coverage available for payment.

You have the option to select Uninsured Motorists Coverage (Alternative Coverage) for a reduced premium. If you select this option, any coverage that may be available, subject to the provisions of an uninsured motorists coverage (alternative coverage) endorsement for damages caused by an accident with an underinsured motor vehicle, may be reduced by any bodily injury liability or property damage liability coverage available for payment.

Uninsured Motorists Coverage Selection

- I / We select the following Uninsured Motorists Coverage Limit:
- Combined Single Limit equal to Bodily Injury Liability Combined Single Limit
 - Combined Single Limit of \$125,000
 - Combined Single Limit of \$ _____

Uninsured Motorists Coverage (Alternative Coverage) Selection

If you wish to select Uninsured Motorists Coverage (Alternative Coverage), you may do so by checking the box:

- I / We select Uninsured Motorists Coverage (Alternative Coverage)

Fraud Notice: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

If you have any questions or you do not understand all of the various options available to you, contact your agent or company.

I / We understand that the coverage selections and limit choices indicated here will apply to all future policy renewals, continuations and changes unless I notify you otherwise in writing.

APPLICANT'S SIGNATURE _____

DATE _____

APPLICANT'S NAME _____

TITLE _____