



**NAMED INSURED:** \_\_\_\_\_

**CONTROL #:** \_\_\_\_\_

**DBA:** \_\_\_\_\_

**EFFECTIVE DATE:** \_\_\_\_\_

Arkansas law permits you to make certain decisions regarding Uninsured Motorists Coverages, Underinsured Motorists Coverage and Personal Injury Protection Coverage. This document briefly describes these coverages 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, Underinsured Motorists Coverage, or Personal Injury Protection 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 on the coverages you are provided.

**Bodily Injury Uninsured Motorists Coverage**

Bodily Injury 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 motor vehicle because of bodily injury caused by an automobile accident. Also included are damages due to bodily injury that result from an automobile accident with a hit-and-run vehicle whose owner or operator cannot be identified.

Unless rejected, your policy must include Bodily Injury Uninsured Motorists Coverage at limits not less than a single limit of \$50,000 for each accident with respect to bodily injury. You may select optional higher limits up to the Policy's liability limits. If you purchase Bodily Injury Uninsured Motorists Coverage, then you may also select Property Damage Uninsured Motorists Coverage and/or Underinsured Motorists Coverage.

I / We select the following Bodily Injury Uninsured Motorists Coverage option:

- Single Limit of \$50,000
- Single Limit of \$ \_\_\_\_\_.
- REJECT Bodily Injury Uninsured Motorists Coverage

**Property Damage Uninsured Motorists Coverage**

Property Damage 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 motor vehicle because of property damage caused by an automobile accident. Also included are damages due to property damage that result from an automobile accident with a hit-and-run vehicle whose owner or operator cannot be identified.

I / We select the following Property Damage Uninsured Motorists Coverage option:

- Limit of \$25,000
- Limit of \$ \_\_\_\_\_.
- REJECT Property Damage Uninsured Motorists

**Underinsured Motorists Coverage**

Underinsured 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 a motor vehicle because of bodily injury caused by an automobile accident whenever the liability insurance limits of such other owner or operator are less than the amount of the damages incurred by the insured.

I / We select the following Underinsured Motorists Coverage option:

- Single Limit of \$50,000
- Single Limit of \$ \_\_\_\_\_.
- REJECT Bodily Damage Underinsured Motorists

**Personal Injury Protection Coverage**

Personal Injury Protection Coverage provides insurance benefits for medical expenses, work loss and accidental death to or for an insured who sustains bodily injury caused by an automobile accident.

Unless rejected in whole or in part, Personal Injury Protection Coverage will be afforded at the limits described below:

- A. Medical Expenses - \$5,000 per person
- B. Work Loss
  - 1. Income earner - 70% of loss of gross income per week, not to exceed \$140 per week
  - 2. Non-income earner – a sum not to exceed \$70 per week or pro rata for a lesser period
- C. Accidental Death Benefit - \$5,000 per eligible injured person

In accordance with Arkansas Insurance Law, the undersigned insured (and each of them):

- REJECTS Medical Expenses Coverage
- REJECTS Work Loss Coverage
- REJECTS Accidental Death Benefit Coverage
- REJECTS Personal Injury Protection in its entity

**Fraud Notice:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison

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 selection and limit choices indicated here will apply to all future policy renewals, continuations and changes unless I notify you otherwise in writing.

INSURED'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

INSURED'S NAME \_\_\_\_\_ TITLE \_\_\_\_\_