



DMI INSURANCE SERVICES, INC.  
*Automotive Program Specialists*  
 www.dmi-insurance.com

<b>CONNECTICUT</b> <b>State Specific Application</b>
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**NAMED INSURED:** \_\_\_\_\_

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

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

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

This document contains certain provisions from State of Connecticut Insurance Department Bulletin PC-65 (dated December 21, 2009), including, but not limited to, the text contained in Section I. Types Of Coverage, which is derived from Bulletin PC-65.

**I. Types Of Coverage**

**Uninsured Motorist (UM)/Underinsured Motorist (UIM) Coverage.**

Our law requires you to buy Uninsured Motorist (UM/UIM) coverage. Generally, this coverage only applies where the person who causes an accident is not an insured under your policy.

Anyone injured in an accident may seek to recover damages from the person causing the loss. These losses include your medical bills, lost wages (past and future), as well as payment for disabilities, pain and suffering and loss of enjoyment of life's activities.

Normally, these damages would be paid by the other person's insurance company. UM/UIM coverage protects you, your family and others in your car for injuries caused by someone who did not buy insurance.

You have the right to choose the amount of coverage. It can be as low as \$50,000 per accident, or as high as twice your policy's bodily injury liability coverage limit. The amount of liability coverage you buy will govern the maximum amount of UM/UIM coverage you can buy.

This coverage also includes standard Underinsured Motorist (UIM) coverage. It protects you where injuries are caused by someone whose insurance is not enough to pay your damages and is less than your UM/UIM limits. UIM coverage will pay your damages to fill in the difference between those limits. However, the protection available under standard UIM coverage is usually reduced by amounts paid by workers' compensation, or by or on behalf of the person at-fault.

**Underinsured Motorist Conversion Coverage**

Under our law, you can convert standard UIM coverage to UNDERINSURED MOTORIST CONVERSION (UIMC) COVERAGE. This coverage is not reduced by payments from any source. If your damages exceed the amount of the at-fault person's insurance, or other payments, your UIMC coverage will be available for damages not paid.

Both standard (UIM) and conversion (UIMC) coverages only become available after the liability insurance of the at-fault person has been fully paid.

**Stacking**

Connecticut law does not provide for stacking of UM/UIM coverage. Stacking allows insureds to add together UM/UIM coverage under separate policies or, in multi-car policies, the insurance applicable to each car.

With stacking, if you had two insured cars and you purchased \$100,000 of UM/UIM coverage, you received (and you paid for) \$200,000 of protection. Under current law, the amount purchased (\$100,000) is not multiplied by the number of cars insured.

Also, your UM/UIM coverage is limited to the highest available limit under any of the policies that apply to the accident. If you are injured in a car you own, you are limited to the amount of coverage for that car.

**II. Election Of Coverage**

**BODILY INJURY LIABILITY LIMIT:**     \$ \_\_\_\_\_

**Uninsured Motorist (UM/UIM) Coverage**

If you do not check a box below, your policy will be issued with standard UIM coverage (**not** Underinsured Motorist Conversion Coverage) with limits equal to your Bodily Injury Liability (BI) coverage limits.

If you check more than one box, your policy will be issued with the highest level of coverage selected.

**SELECT ONE OPTION UNDER EITHER STANDARD UIM COVERAGE OR CONVERSION UIM COVERAGE.**

**Do Not Check More Than One Box Below.**

**UNINSURED MOTORISTS WITH STANDARD UNDERINSURED MOTORISTS COVERAGE**

I / We select the following Uninsured Motorists with Standard Underinsured Motorists Coverage Option:

- Combined single limit of \$50,000.
- Combined single limit equal to Bodily Injury Liability Limit.
- Combined single limit equal to 2x Bodily Injury Liability Limit.
- Combined single limit of \$\_\_\_\_\_.

<b>Combined Single Limit</b>	<b>Total Coverage Premium Per Plate</b>
\$50,000	\$15
\$100,000	\$23
\$300,000	\$60
\$500,000	\$85
\$1,000,000	\$120
\$2,000,000	\$153

**UNINSURED MOTORISTS/UNDERINSURED MOTORISTS CONVERSION COVERAGE (UIMC)**

I / We select the following Uninsured Motorists/Underinsured Motorists Conversion Coverage (UIMC) Coverage Option:

- Combined single limit of \$50,000.
- Combined single limit equal to Bodily Injury Liability Limit.
- Combined single limit equal to 2x Bodily Injury Liability Limit.
- Combined single limit of \$\_\_\_\_\_.

<b>Combined Single Limit</b>	<b>Total Coverage Premium Per Plate</b>
\$50,000	\$31
\$100,000	\$48
\$300,000	\$86
\$500,000	\$107
\$1,000,000	\$133
\$2,000,000	\$158

**IF YOU HAVE SELECTED A LIMIT LESS THAN YOUR BODILY INJURY LIABILITY LIMIT, WHEN YOU SIGN THIS FORM, YOU ARE CHOOSING A REDUCED PREMIUM, BUT YOU ARE ALSO CHOOSING NOT TO PURCHASE CERTAIN VALUABLE COVERAGE WHICH PROTECTS YOU AND YOUR FAMILY. IF YOU ARE UNCERTAIN ABOUT HOW THIS DECISION WILL AFFECT YOU, YOU SHOULD GET ADVICE FROM YOUR INSURANCE AGENT OR ANOTHER QUALIFIED ADVISER.**

Coverage is generally described here. Only the Policy provides a complete description of the coverages and their limitations.

I 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.

APPLICANT'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

APPLICANT'S NAME \_\_\_\_\_ TITLE \_\_\_\_\_