

IDAHO UNINSURED MOTORISTS COVERAGE AND UNDERINSURED MOTORISTS COVERAGE DISCLOSURE STATEMENT

The following paragraph is derived from Idaho Department of Insurance Bulletin No. 08-08, dated July 24, 2008:

*Idaho law requires that every auto liability insurance policy include **Uninsured Motorists (UM)** coverage and **Underinsured Motorists (UIM)** bodily injury coverage, unless a named insured has rejected these coverages in writing. If the insured is not provided a copy of the written rejection at the time it is made, the insured may receive a copy from the insurer upon request.*

UM 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.

UIM 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 underinsured motor vehicle because of bodily injury caused by an automobile accident.

UIM coverage may be offered in different forms by different insurers, and insurers are not required to offer more than one type of UIM coverage. The following descriptions of the "Difference in Limits" (or "Offset") Coverage and "Excess" Coverage are derived from Idaho Department of Insurance Bulletin No. 08-08, dated July 24, 2008, as common forms of UIM coverage:

"Difference in Limits" (or "Offset") Coverage – The policy's UIM coverage limits are reduced or eliminated by the amount of any damages recovered by any insured, from or on behalf of any underinsured owner(s) or operator(s).

*"Excess" Coverage – The policy's UIM coverage limits are **not** reduced by the amount of damages recovered from any underinsured owner(s) or operator(s). UIM coverage limits are available to pay damages when the insured's damages exceed what can be recovered from the owner(s) or operator(s) of an underinsured vehicle.*

Please note that the type of UIM coverage that we currently make available in Idaho is similar to the "Excess" type described above.

This general explanation is NOT an insurance agreement. All auto liability insurance policies that include UM and/or UIM coverages have other terms and conditions that may affect or limit the availability of either coverage. For a more detailed explanation of these coverages, refer to your policy. The Idaho Department of Insurance can also provide assistance with insurance related questions. Call 800-721-3272 or visit the Department's website at www.doi.idaho.gov.

IDAHO UNINSURED MOTORISTS COVERAGE AND UNDERINSURED MOTORISTS COVERAGE SELECTION/REJECTION

Policy Number:	Policy Effective Date:
Company: HARCO NATIONAL INSURANCE COMPANY	Producer:
Applicant/Named Insured:	

Idaho law permits you to make certain decisions regarding Uninsured Motorists Coverage and Underinsured Motorists Coverage. This document briefly describes these coverages and provides you with choices from available options.

You should read this document carefully and contact us or your agent if you have any questions regarding Uninsured Motorists Coverage and Underinsured 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 on the coverages you are provided.

UNINSURED AND UNDERINSURED MOTORISTS COVERAGES

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.

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 an underinsured motor vehicle because of bodily injury caused by an automobile accident.

Please indicate your choice with respect to Uninsured Motorists Coverage from either **A.** or **B.** **AND** your choice with respect to Underinsured Motorists Coverage from either **C.** or **D.** as follows:

A. Selection Of Uninsured Motorists Coverage Limits

If you wish to select Uninsured Motorists Coverage, you may do so by initialing next to the appropriate item(s) and signing below. Please note that we only offer Uninsured Motorists Coverage limits up to the Liability Coverage limits of your policy, even though higher limits may appear below:

<p>(Initials)</p> <p>_____ I select Uninsured Motorists Coverage at the following limits:</p> <p>(Choose one):</p>				
(Initials)	Split Limits	OR	(Initials)	Combined Single Limits
_____	\$ 25,000/50,000		_____	\$ 50,000
_____	50,000/100,000		_____	100,000
_____	100,000/300,000		_____	250,000
_____	250,000/500,000		_____	300,000
_____	500,000/1,000,000		_____	350,000
_____	(Other)		_____	500,000
			_____	750,000
			_____	1,000,000
			_____	(Other)

OR

B. Rejection Of Uninsured Motorists Coverage

If you wish to reject Uninsured Motorists Coverage, you may do so by initialing and signing below:

<p>(Initials)</p> <p>_____ I reject Uninsured Motorists Coverage.</p>

Signature Of Applicant/Named Insured _____ **Date**

C. Selection Of Underinsured Motorists Coverage Limits

If you wish to select Underinsured Motorists Coverage, you may do so by initialing next to the appropriate item(s) and signing below. Please note that we only offer Underinsured Motorists Coverage limits up to the Liability Coverage limits of your policy, even though higher limits may appear below:

(Initials)				
_____ I select Underinsured Motorists Coverage at the following limits:				
(Choose one):				
(Initials)	Split Limits	OR	(Initials)	Combined Single Limits
_____	\$ <u>25,000/50,000</u>		_____	\$ <u>50,000</u>
_____	<u>50,000/100,000</u>		_____	<u>100,000</u>
_____	<u>100,000/300,000</u>		_____	<u>250,000</u>
_____	<u>250,000/500,000</u>		_____	<u>300,000</u>
_____	<u>500,000/1,000,000</u>		_____	<u>350,000</u>
_____	_____		_____	<u>500,000</u>
	(Other)		_____	<u>750,000</u>
			_____	<u>1,000,000</u>
			_____	(Other)

OR

D. Rejection Of Underinsured Motorists Coverage

If you wish to reject Underinsured Motorists Coverage, you may do so by initialing and signing below:

(Initials)
_____ I reject Underinsured Motorists Coverage.

Signature Of Applicant/Named Insured

Date