

# ILLINOIS UNINSURED MOTORISTS COVERAGE AND UNDERINSURED MOTORISTS COVERAGE SELECTION/REJECTION

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| <b>Applicant/Named Insured:</b>                  |
| <b>Company: HARCO NATIONAL INSURANCE COMPANY</b> |

Illinois law permits you to make certain decisions regarding Uninsured Motorists Coverage and Underinsured Motorists Coverage. This document 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 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.

## **A. Bodily Injury Uninsured And Underinsured Motorists Coverages**

**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.

**Bodily Injury 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.

Every automobile liability policy must include Bodily Injury Uninsured Motorists Coverage at limits equal to your limits for Bodily Injury Liability Coverage or Combined Single Limit for Liability Coverage except as described below.

If your Bodily Injury Liability Coverage limits exceed \$20,000 for each person/\$40,000 for each accident or a combined single limit of \$40,000 for each accident, you may select limits that are lower than your Bodily Injury Liability Coverage limits or Combined Single Limit for Liability Coverage for your Bodily Injury Uninsured Motorists Coverage BUT you may not select Bodily Injury Uninsured Motorists Coverage limits less than \$20,000 for each person/\$40,000 for each accident or a combined single limit of \$40,000 for each accident.

Underinsured Motorists Coverage will be provided to you ONLY IF your Bodily Injury Uninsured Motorists Coverage limits are greater than \$20,000 for each person/\$40,000 for each accident or a combined single limit of \$40,000 for each accident. When provided, your Bodily Injury Underinsured Motorists Coverage limits will be equal to your Uninsured Motorists Coverage limits.

Please indicate by initialing below if you are selecting Uninsured Motorists Coverage at limits less than the Bodily Injury liability limits of your policy and initial below to indicate the limits selected.

|  |   |    |                     |  |
|--|---|----|---------------------|--|
| (Initials)<br>_____  | <b>I reject Bodily Injury Uninsured Motorists Coverage at limits equal to my Bodily Injury Liability Coverage (split limits) or Combined Single Limit for Liability Coverage and select the following lower limits.</b> |    |                     |  |
| <b>(Choose one):</b>   |   |    |                     |  |
| (Initials)<br>_____  | Split Limits<br>\$ 20,000/40,000*<br>_____<br>25,000/50,000<br>_____<br>50,000/100,000<br>_____<br>100,000/300,000<br>_____<br>250,000/500,000<br>_____<br>500,000/1,000,000<br>_____<br>\$ _____<br>(Other)            | OR | (Initials)<br>_____ | Combined Single Limit<br>\$ 40,000*<br>_____<br>50,000<br>_____<br>100,000<br>_____<br>250,000<br>_____<br>350,000<br>_____<br>500,000<br>_____<br>1,000,000<br>_____<br>\$ _____<br>(Other) |
| <b>* IF YOU CHOOSE THIS LIMIT, BODILY INJURY UNDERINSURED MOTORISTS COVERAGE WILL NOT BE PROVIDED.</b> |   |    |                     |  |

**B. Notice Of Availability Of 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 injury to or destruction of a covered auto caused by an automobile accident. However, Property Damage Uninsured Motorists Coverage is available only for autos for which you have not purchased Collision Coverage.

Please indicate your choice by initialing next to the appropriate item(s) below.

|                            |   |
|----------------------------|---|
| <b>(Initials)</b><br>_____ | <b>I select Property Damage Uninsured Motorists Coverage at a limit of \$15,000 for the following vehicle(s).</b> |
|                            | <b>(Specify Year/Make/Model):</b><br>_____<br>_____<br>_____<br>_____   |
|                            | <b>Premium: \$</b><br>_____   |
| _____                      | <b>I reject Property Damage Uninsured Motorists Coverage.</b>   |

\_\_\_\_\_  
**Applicant's/Named Insured's Signature**

\_\_\_\_\_  
**Date**