

**REJECTION/SELECTION OF
UNINSURED/UNDERINSURED MOTORIST COVERAGE**

MONTANA

INSURED: _____

POLICY NO: (IF APPLICABLE) _____

Montana Code Annotated, Section 33-23-201, provides that each motor vehicle liability policy issued or delivered in the state with respect to motor vehicles registered or principally garaged in the state must provide Uninsured Motorist Coverage. This coverage provides protection to persons insured under this policy should they suffer bodily injury or death caused by an uninsured motorist. In such a case, Uninsured Motorist Coverage may be the only coverage available to the insured.

However, pursuant to the statute, the named insured has the right to reject Uninsured Motorist Coverage. Such rejection is binding upon all who are insured by the policy. The rejection applies to subsequent renewal policies, as well, unless the named insured requests such coverage in writing.

You also have the option of purchasing Underinsured Motorists Coverage. This coverage provides protection to persons insured under this policy should they suffer bodily injury caused by a driver who does not have enough insurance to pay for these damages.

The undersigned named insured (Mark "X" in appropriate box)

UNINSURED MOTORIST COVERAGE:

- hereby rejects Uninsured Motorist Coverage.
- hereby agrees to purchase Uninsured Motorist Coverage at a combined single limit in the amount of \$_____ (Minimum \$50,000; Maximum – Policy Limit)

UNDERINSURED MOTORIST COVERAGE:

- hereby rejects Underinsured Motorist Coverage.
- hereby agrees to purchase Underinsured Motorist Coverage at a combined single limit in the amount of \$_____ (Minimum \$50,000; Maximum – Policy Limit)

If you have elected to purchase Uninsured and/or Underinsured Motorists Coverage, you have the option to reject intra-policy stacked coverage and, instead, purchase non-stacked coverage. Subject to the provisions of the policy, intra-policy stacking refers to aggregating Uninsured or Underinsured Motorists Coverage limits for each vehicle insured under the policy. By choosing the non-stacked option the insured needs to understand he is limiting his recovery of damages to the limit he selects which will not be less than \$50,000 for bodily injury, not some multiple thereof.

If you are rejecting intra-policy stacking, please indicate such rejection below.

UNINSURED MOTORIST COVERAGE:

- hereby rejects Stacked Uninsured Motorist Coverage.

UNDERINSURED MOTORIST COVERAGE:

- hereby rejects Stacked Underinsured Motorist Coverage.

I have had explained and offered to me Uninsured Motorist Coverage. The law provides that I the insured named in the policy am permitted to reject such coverage in writing in its entirety. I understand that unless I request such coverage in writing, the insurer or agent does not have to provide Uninsured Motorist Insurance on renewal policies when I have rejected the coverage on the policy previously issued by the insured or agent.

NOTE: You may purchase Uninsured Motorist Coverage in an amount up to the liability limits of this policy. If you do not reject Uninsured Motorist Coverage, or do not select an amount of coverage, Uninsured Motorist Coverage will be provided at the minimum amounts set out above.

Signature

Type, or Print name of Applicant or Insured

Date Signed