

NORTH DAKOTA SELECTION OF HIGHER LIMITS FOR UNINSURED MOTORISTS COVERAGE AND UNDERINSURED MOTORISTS COVERAGE (STATUTORY LIMITS)

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

North Dakota law permits you to make certain decisions regarding Uninsured Motorists Coverage and Underinsured Motorists 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 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.

Your policy must include Uninsured Motorists Coverage at limits equal to: (1) split limits of \$25,000 for each person, subject to \$50,000 for each accident with respect to bodily injury; or (2) a single limit of \$50,000 for each accident, UNLESS you select optional higher limits.

Underinsured Motorists Coverage will be provided to you at the same limits as your Uninsured Motorists Coverage.

(Initials) _____	I select the following required limits of Uninsured/Underinsured Motorists Coverage.			
	(Choose One)			
(Initials) _____	Split Limits	OR	(Initials) _____	Combined Single Limit
	\$ 25,000/50,000			\$ 50,000 75,000

If you would like to select higher limits for Uninsured Motorists Coverage and Underinsured Motorists Coverage, please indicate your choice as follows:

Selection Of Higher Limits For Uninsured Motorists Coverage And Underinsured Motorists Coverage

We make available the following limits for Uninsured Motorists Coverage and Underinsured Motorists Coverage that are higher than the limits described above up to split limits of \$100,000 for each person, subject to \$300,000 for each accident, or a single limit of \$300,000. Please indicate your choice by initialing next to the appropriate item and by signing below. However, please note that we only offer limits for Uninsured Motorists Coverage and Underinsured Motorists Coverage up to the Liability Coverage limits of your policy, even though higher limits may appear below:

(Initials) _____	I select the following higher limits of Uninsured Motorists Coverage and Underinsured Motorists Coverage:			
	(Choose One)			
(Initials) _____	Split Limits Bodily Injury	OR	(Initials) _____	Combined Single Limit
	\$ 50,000/100,000			\$ 100,000
	100,000/300,000			250,000
	_____ (Other)			300,000
				_____ (Other)
_____ Signature Of Applicant/Named Insured			_____ Date	