



SUPPLEMENTARY COMMERCIAL AUTOMOBILE APPLICATION

CALIFORNIA

(To be completed and signed by Named Insured)

Policy Number: _____

Name

Address

**UNINSURED MOTORISTS COVERAGE
OFFER FORM**

California law permits you to make certain decisions regarding Uninsured Motorists Coverage. This document provides general descriptions of coverage and the options available. Refer to your policy for the prevailing coverage provisions.

I. BODILY INJURY - UNINSURED MOTORISTS COVERAGE

Your automobile bodily injury liability insurance policy will automatically include Uninsured Motorists Coverage for bodily injury in limits equal to your bodily injury liability limit(s), unless you (1) delete this coverage completely, (2) delete the coverage as to a motor vehicle operated by a natural person(s) designated by name or (3) select a lower limit(s) of coverage, but not less than the minimum financial responsibility limits. If you wish to delete or reduce the bodily injury uninsured motorists coverage limits, please make your choice(s) below.

A. Selection of Lower Limit(s) of Bodily Injury Uninsured Motorists Coverage

The California Insurance Code requires an insurer to provide uninsured motorists coverage in each bodily injury liability insurance policy it issues covering liability arising out of the ownership, maintenance, or use of a motor vehicle. Those provisions also permit the insurer and the applicant to provide the coverage in an amount less than that required by subdivision (m) of Section 11580.2 of the Insurance Code but not less than the financial responsibility requirements. Uninsured motorists coverage insures the insured, his or her heirs, or legal representatives for all sums within the limits established by law, which the person or persons are legally entitled to recover as damages for bodily injury, including any resulting sickness, disease, or death, to the insured from the owner or operator of an uninsured motor vehicle not owned or operated by the insured or a resident of the same household. An uninsured motor vehicle includes an underinsured motor vehicle as defined in subdivision (p) of Section 11580.2 of the Insurance Code.

I hereby select Minimum Financial Responsibility limits of \$15,000 each person/ \$30,000 each accident; OR \$30,000 each accident. The Uninsured Motorists Coverage limits will be either split (each person/ each accident) or a combined single limit (each accident, CSL), consistent with the bodily injury liability limits on the policy.

I hereby select other limits greater than the Minimum Financial Responsibility limits, but lower than the policy bodily injury liability limit. (Specify limit)

- \$50,000 each accident CSL
- \$60,000 each accident CSL
- \$100,000 each accident CSL
- \$250,000 each accident CSL
- \$300,000 each accident CSL
- \$350,000 each accident CSL
- \$500,000 each accident CSL
- \$750,000 each accident CSL
- \$1,000,000 each accident CSL
- \$ _____

B. Deletion of Bodily Injury Uninsured Motorists Coverage

The California Insurance Code requires an insurer to provide uninsured motorists coverage in each bodily injury liability insurance policy it issues covering liability arising out of the ownership, maintenance, or use of a motor vehicle. Those provisions also permit the insurer and the applicant to delete the coverage completely or to delete the coverage when a motor vehicle is operated by a natural person or persons designated by name. Uninsured motorists coverage insures the insured, his or her heirs, or legal representatives for all sums within the limits established by law, which the person or persons are legally entitled to recover as damages for bodily injury, including any resulting sickness, disease, or death, to the insured from the owner or operator of an uninsured motor vehicle not owned or operated by the insured or a resident of the same household. An uninsured motor vehicle includes an underinsured motor vehicle as defined in subdivision (p) of Section 11580.2 of the Insurance Code.

- I hereby delete bodily injury uninsured motorists coverage entirely.
- I hereby delete bodily injury uninsured motorists coverage only with respect to the following named person(s):

II. OFFER OF WAIVER OF COLLISION DEDUCTIBLE AND PROPERTY DAMAGE - UNINSURED MOTORISTS COVERAGE (Complete this section if you have not deleted bodily injury uninsured motorists coverage.)

If bodily injury uninsured motorists coverage is not deleted, the California Insurance Code (Section 11580.26) requires insurers to offer the following additional coverage options. However, Waiver of Collision Deductible and Property Damage - Uninsured Motorists Coverage options do not apply to commercial vehicles used or maintained for the transportation of persons for hire, compensation or profit (excluding van pool vehicles), or designated, used or maintained primarily for the transportation of property.

A. Waiver of Collision Deductible

If your motor vehicle liability insurance policy includes collision coverage AND you have not agreed to delete bodily injury uninsured motorists coverage, your motor vehicle liability insurance policy will automatically include coverage for the amount of the deductible applicable to such collision coverage in the event of collision involving an applicable vehicle owned by the named insured and insured under the policy, and an uninsured motor vehicle, unless you indicate otherwise below.

- I hereby delete Waiver of Collision Deductible coverage only with respect to a covered auto used or operated by the following named person(s):

- I hereby delete Waiver of Collision Deductible coverage.

PLEASE CONSIDER YOUR WAIVER OF COLLISION DEDUCTIBLE COVERAGE OPTIONS CAREFULLY, PARTICULARLY IF YOU HAVE ELECTED TO PURCHASE A LARGE DEDUCTIBLE RATING PLAN IN CONNECTION WITH A PHYSICAL DAMAGE DEDUCTIBLE, AS THIS COVERAGE MAY LIMIT APPLICATION OF THE PHYSICAL DAMAGE DEDUCTIBLE YOU HAVE CHOSEN. IF YOU HAVE ANY QUESTIONS ABOUT THIS COVERAGE OR HOW IT MAY IMPACT YOUR PHYSICAL DAMAGE DEDUCTIBLE, PLEASE CONTACT YOUR AGENT OR BROKER.

B. Property Damage - Uninsured Motorists Coverage

If your motor vehicle liability insurance policy does not include collision coverage AND you have not agreed to delete bodily injury uninsured motorists coverage, your motor vehicle liability insurance policy will automatically include coverage for property damage to an applicable covered auto (excluding personal property contained therein) caused by the owner or operator of an uninsured motor vehicle, unless you indicate otherwise below. Property damage uninsured motorist coverage covers payment for loss or damage to the covered auto resulting from collision, not to exceed its actual cash value or \$3,500, whichever is less, for which loss or damage the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle.

I hereby delete property damage uninsured motorists coverage only with respect to a covered auto used or operated by the following named person(s):

I hereby delete property damage uninsured motorists coverage.

I understand that the coverage acceptance, selection or deletion indicated herein shall apply on the policy(ies) in effect at the time this form is executed and all future renewal policies until I notify the Company IN WRITING of any changes.

My signature below, and/ or payment of any premium, evidences my actual knowledge and understanding of the availability of these benefits and limits as well as the benefits and limits I have selected, deleted or accepted by default.

Signature of Named Insured

Date