



SUPPLEMENTARY COMMERCIAL AUTOMOBILE APPLICATION

**ILLINOIS
OFFER FORM**

(To be completed and signed by Named Insured)

Policy Number:

Name

Address

THIS FORM OFFERS YOU THE OPPORTUNITY TO PURCHASE VALUABLE COVERAGE WHICH, SUBJECT TO THE TERMS AND CONDITIONS OF YOUR POLICY, PROVIDES PROTECTION AGAINST UNINSURED AND UNDERINSURED MOTORISTS AT A RELATIVELY LOW COST. PLEASE READ IT CAREFULLY.

**A. PROTECTION AGAINST UNINSURED AND UNDERINSURED MOTORISTS -
BODILY INJURY**

Uninsured Motorists Coverage for bodily injury provides protection to an insured for compensatory damages which the insured is legally entitled to recover from the owner or operator of a motor vehicle which has no liability bond or policy which provides at least the amount required by applicable law, is a hit-and-run vehicle, or whose insurer is or becomes insolvent. Refer to your policy for the prevailing coverage provisions.

Underinsured Motorists Coverage for bodily injury provides protection to an insured for compensatory damages which the insured is legally entitled to recover from the owner or operator of a motor vehicle for which the applicable limits of liability are at least in the amounts required by applicable law, but are less than the limit of the insured's Underinsured Motorists Coverage. Refer to your policy for the prevailing coverage provisions.

In accordance with Illinois law, your automobile policy will automatically include Uninsured and Underinsured Motorists Coverages for bodily injury with limits equal to the bodily injury liability limits of your policy, unless you reject these limits by selecting lower limits as described below. *If this is a **renewal** policy*, the coverage rejection or limits of your expiring policy will apply for the renewal policy unless you make a different election below.

You may select lower limits for Uninsured Motorists Coverage for bodily injury but not less than the minimum limits of \$20,000 for each person and \$40,000 each accident; or \$40,000 each accident Combined Single Limit (CSL). Your limits for Underinsured Motorists Coverage will equal your limits for Uninsured Motorists Coverage when these limits exceed the minimum. If the minimum limits are selected for Uninsured Motorists Coverage, then no Underinsured Motorists Coverage will be afforded. **Please see the attached Appendix A for applicable premium rates for the specific limit options listed below.** Please indicate your selection below:

- I reject Uninsured and Underinsured Motorists Coverages for bodily injury at limits equal to my policy Bodily Injury Liability limits and select Uninsured Motorists Coverage for bodily injury at the Minimum Financial Responsibility limits of \$20,000 each person/ \$40,000 each accident; or \$40,000 combined single limit (CSL). By selecting the minimum limits for Uninsured Motorists Coverage, I understand that Underinsured Motorists Coverage will not be provided. The Uninsured Motorists Coverage limits will be either split (each person/ each accident) or a combined single limit (CSL) consistent with the Bodily Injury Liability limits on my policy.
- I select Uninsured and Underinsured Motorists Coverages for bodily injury at limits equal to my policy's Bodily Injury Liability limit.
- I reject Uninsured and Underinsured Motorists Coverages for bodily injury at limits equal to my policy Bodily Injury Liability limits and select the following lower limits:

Limits

- \$ 50,000
- \$ 100,000
- \$ 250,000
- \$ 350,000
- \$ 500,000
- \$ 1,000,000
- _____

**B. PROTECTION AGAINST UNINSURED MOTORISTS -
PROPERTY DAMAGE**

Uninsured Motorists Coverage for property damage provides 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.

Uninsured Motorists Coverage for property damage is available for private passenger automobiles and recreational motor vehicles designed for use on public highways, which are not covered by collision insurance under your policy. This coverage is available in the amount of the actual cash value or \$15,000, whichever is less, subject to a \$250 deductible. *If this is a **renewal** policy*, the coverage rejection or limits of your expiring policy will apply for the renewal policy unless you make a different election below.

The absence of a premium payment for Uninsured Motorist Coverage for property damage or your rejection below, shall constitute conclusive proof that you have elected not to accept this coverage.

The premium rate for this coverage is listed in the attached Appendix A.

- Yes, I wish to purchase Uninsured Motorists Coverage for property damage for each applicable vehicle included in my policy.
- No, I do not wish to purchase Uninsured Motorists Coverage for property damage.

I understand that my coverage election shall apply on the policy or policies 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 premiums evidences my actual knowledge and understanding of the availability of these benefits and limits as well as the benefits and limits I have selected, rejected or accepted by default.

Signature of Named Insured

Date