



**SUPPLEMENTARY COMMERCIAL AUTOMOBILE APPLICATION
NORTH CAROLINA**

(To be completed and signed by the Named Insured)

Policy Number: _____

Name _____

**UNINSURED MOTORISTS COVERAGE
UNINSURED MOTORISTS COVERAGE INCLUDING UNDERINSURED
MOTORISTS COVERAGE**

Uninsured Motorists Coverage provides insurance protection to an insured that is legally entitled to recover damages from the owner or operator of an uninsured motor vehicle because of bodily injury or property damage caused by an automobile accident or for bodily injury damages that result from an automobile accident with a hit-and-run vehicle whose owner or operator cannot be identified. Refer to your policy for the prevailing coverage provisions.

Uninsured Motorists Coverage includes Underinsured Motorists Coverage if the limits of bodily injury liability coverage on your policy exceed the minimum financial responsibility limits required by the North Carolina Motor Vehicle Safety and Responsibility Act. Underinsured Motorists Coverage provides insurance protection to an insured that is legally entitled to recover from the owner or operator of an underinsured motor vehicle because of bodily injury caused by an automobile accident. An underinsured motor vehicle includes a motor vehicle for which the sum of all bodily injury liability bonds or policies applicable at the time of the accident is less than the applicable limits of underinsured motorist coverage for the vehicle involved in the accident and insured under the owner's policy. Refer to your policy for the prevailing coverage provisions.

Unless you select other available coverage limits or certify exempt status, your automobile liability policy will **automatically** include Uninsured Motorists Coverage and, if applicable, Underinsured Motorists Coverage in the amount equal to the highest limit of bodily injury and property damage liability coverage for any one vehicle insured under the policy; provided, however, that Uninsured Motorists Coverage, including Underinsured Motorists Coverage if applicable, shall **not exceed** the maximum limits of one million dollars (\$1,000,000) per person and one million dollars (\$1,000,000) per accident for bodily injury and one million dollars (\$1,000,000) per accident for property damage or a Combined Single Limit (CSL) of one million dollars (\$1,000,000) per accident, regardless of whether the highest limits of bodily injury or property damage liability coverage for any one vehicle insured under the policy exceeds these limits. The Uninsured Motorists Coverage limits, including Underinsured Motorists Coverage if applicable, will be either split (each person/each accident/each accident) or a Combined Single Limit (CSL), consistent with the liability limits on your policy. **If this is a renewal policy and your prior limits remain available, the coverage limits of your expiring policy will apply for the renewal policy unless you select other available coverage limits or certify exempt status herein.**

SELECTION OF LIMITS

My bodily injury liability coverage limits exceed the minimum financial responsibility limits required by the North Carolina Motor Vehicle Safety and Responsibility Act and I select **Uninsured Motorists Coverage including Underinsured Motorists Coverage** in limits which (i) exceed the minimum financial responsibility limits of \$30,000 per person, \$60,000 per accident for bodily injury and \$25,000 for property damage and (ii) are **not greater than** one million dollars (\$1,000,000) per person and one million dollars (\$1,000,000) per accident for bodily injury and **not greater than** my policy property damage liability limit (subject to the maximum of one million (\$1,000,000) for property damage) or one million dollars (\$1,000,000) per accident CSL for both bodily injury and property damage, as follows:

Split Limits:

Bodily Injury _____; Property Damage _____.

OR

Combined Single Limit (CSL): \$ _____

My bodily injury liability coverage limits do not exceed the minimum financial responsibility limits required by the North Carolina Motor Vehicle Safety and Responsibility Act and I select **Uninsured Motorists Coverage** for bodily injury in limits which are (i) **not less than** the minimum financial responsibility limits of \$30,000 per person, \$60,000 per accident for bodily injury and (ii) **not greater than** one million dollars (\$1,000,000) per person and one million dollars (\$1,000,000) per accident for bodily injury or one million dollars (\$1,000,000) per accident CSL for both bodily injury and property damage, as follows:

Split Limits:

Bodily Injury _____; Property Damage _____.

OR

Combined Single Limit (CSL): \$ _____

**CERTIFICATION OF EXEMPT STATUS
PLEASE READ QUALIFICATIONS FOR EXEMPT STATUS CAREFULLY**

Your policy is **not** required to include Uninsured Motorists Coverage and Underinsured Motorists Coverage if the policy insures either:

1. **Only** "commercial motor vehicles" as defined by North Carolina G.S. 20-4.01(3d), which includes any of the following motor vehicles designed or used to transport passengers or property:
 - a. A combination of motor vehicles that has a combined gross vehicle weight rating ("GVWR") of at least 26,001 pounds and includes as part of the combination a towed unit that has a GVWR of at least 10,001 pounds;
 - b. A single motor vehicle that has a GVWR of at least 26,001 pounds;
 - c. A combination of motor vehicles that includes as part of the combination a towing unit that has a GVWR of at least 26,001 pounds and a towed unit that has a GVWR of less than 10,001 pounds;
 - d. A single motor vehicle or combination of motor vehicles designed to transport 16 or more passengers, including the driver; or
 - e. A single motor vehicle or combination of motor vehicles transporting hazardous materials and is required to be placarded in accordance with 49 C.F.R. Part 172, Subpart F.

OR

2. A fleet of five or more vehicles that provide coverage for **only** "commercial motor vehicles" as defined by North Carolina G.S. 20-4.01(3d) **OR only** noncommercial motor vehicles, **but not** a fleet covering both "commercial motor vehicles" AND noncommercial motor vehicles.

NOTE: Any policy insuring both "commercial motor vehicles" and noncommercial motor vehicles is required to purchase Uninsured Motorists Coverage and, if applicable, Underinsured Motorists Coverage. DO NOT MARK CERTIFICATION BOX BELOW IF YOUR POLICY DOES NOT QUALIFY FOR EXEMPT STATUS.

I represent and certify that (i) I have read and understood the North Carolina Uninsured and Underinsured Motorists Coverage requirements, (ii) my policy qualifies for exempt status from Uninsured and Underinsured Motorists Coverage and (iii) I do not want Uninsured or Underinsured Motorists Coverage. I will provide my agent, broker or insurer advance written notice if I obtain a new or replacement vehicle which changes the exempt status of my policy.

I understand that my coverage election or certification of exempt status shall apply to 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 premium, evidences my actual knowledge and understanding of the availability of these benefits and limits as well as the benefits and limits I have elected or accepted by default.

Signature of Named Insured

Date

Signature of Agent

Date