



SUPPLEMENTARY COMMERCIAL AUTOMOBILE APPLICATION

RHODE ISLAND

(To be completed and signed by Named Insured)

Policy Number: _____

Name _____

Address _____

UNINSURED MOTORISTS COVERAGE

Uninsured Motorists Coverage provides protection against damages for bodily injury or property damage which the insured is legally entitled to recover from the owner or driver of a motor vehicle for which there is no liability bond or policy providing the minimum limits required by applicable law, for which the insurer denies coverage or is or becomes insolvent, or for which the owner or driver is unidentified. Uninsured Motorists Coverage also provides protection against damages for bodily injury where a motor vehicle is insured, but the available liability limits are not enough to pay the full amount of the insured's damages. Refer to your policy for the prevailing coverage provisions.

UNINSURED MOTORISTS BODILY INJURY COVERAGE (UMBI)

In accordance with the laws of Rhode Island, your automobile liability or motor vehicle liability policy automatically must provide UMBI Coverage at limits equal to the Bodily Injury Liability policy limits, unless you select lower limits, but not less than the minimum required Financial Responsibility Limits of \$25,000 each person/ \$50,000 each accident, or \$50,000 each accident combined single limit (CSL), as indicated below in the Selections Options section.

YOU ALSO HAVE THE RIGHT TO REJECT UMBI COVERAGE ONLY IF THE BODILY INJURY LIABILITY POLICY LIMITS ARE EQUAL TO THE MINIMUM REQUIRED FINANCIAL RESPONSIBILITY LIMITS.

UNINSURED MOTORISTS PROPERTY DAMAGE COVERAGE (UMPD)

In accordance with the laws of Rhode Island, all automobile and motor vehicle policies that do not include Collision Coverage must provide UMPD Coverage at a limit equal to the minimum required Financial Responsibility Limit of \$25,000 each accident, unless you reject the UMPD Coverage as indicated below.

If you are receiving this notice with a renewal, reinstatement, substitute, amended, altered, modified, transferred or replacement policy, you may change your coverage options by making a different selection below in the Selection Options section. However, the prior UMBI and the UMPD Coverage limits, or rejections, on the policy will not change unless you make a different selection as indicated below.

SELECTION OPTIONS

Please indicate your selections by checking the applicable box(es), and signing below:

UNINSURED MOTORISTS BODILY INJURY COVERAGE:

I wish to select UMBI Coverage equal to the Bodily Injury Liability policy limits.

I wish to select UMBI Coverage at limits lower than the Bodily Injury Liability policy limits, but greater than the minimum required Financial Responsibility Limits. (Specify limits)

- \$ 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);
- \$ _____

I wish to select UMBI Coverage at the Minimum Financial Responsibility Limits of \$25,000 each person/ \$50,000 each accident, or \$50,000 each accident (CSL). 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 your policy.

I wish to reject UMBI Coverage (only applicable if the Bodily Injury Liability limits are equal to the minimum required Financial Responsibility Limits).

UNINSURED MOTORISTS PROPERTY DAMAGE COVERAGE:

I wish to reject UMPD Coverage (only applicable to vehicles that do not include Collision Coverage).

I wish to select UMPD Coverage at the minimum required Financial Responsibility Limits of \$25,000 (only applicable to vehicles that provide UMBI Coverage and do not include Collision Coverage).

UNINSURED MOTORIST BODILY INJURY

*** REJECTION NOTICE AND WARNING ***

THE LAW REQUIRES YOU TO READ THIS NOTICE FOR YOUR INFORMATION

In order to make sure that you are aware of the risks of going without uninsured/ underinsured motorist bodily injury coverage, the State of Rhode Island **requires** your insurance agent or insurance company to obtain your signature showing that you have read this document and understand this warning, **before** they are allowed to sell you automobile insurance without uninsured/ underinsured motorist bodily injury coverage. **IF YOU CHOOSE NOT TO BUY UNINSURED/ UNDERINSURED MOTORIST BODILY INJURY COVERAGE YOU MIGHT HAVE NO AUTOMOBILE INSURANCE COVERAGE FOR YOUR OWN INJURIES IF YOU ARE HIT BY AN UNINSURED MOTORIST.** Many motorists will ignore mandatory auto insurance laws, and many motorists passing through from another state will not have insurance. Most uninsured/ underinsured motorists do not have assets or money to pay you for your injuries, even if you win a lawsuit against them. Uninsured/ underinsured motorist bodily injury (UMBI) coverage may be your only protection.

The Department of Business Regulation of the State of Rhode Island STRONGLY RECOMMENDS that motorists obtain uninsured/ underinsured motorists bodily injury coverage as part of their automobile insurance package.

I have read and I understand this, and I choose not to buy uninsured/ underinsured motorist coverage.

* UNINSURED/ UNDERINSURED MOTORISTS COVERAGE MAY BE REJECTED ONLY IF MINIMUM LIABILITY LIMITS ARE REQUESTED. (25/ 50)

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