

UNINSURED AND UNDERINSURED COVERAGE SELECTION FORM - MISSOURI

NAME:
ADDRESS:

PROTECTION AGAINST UNINSURED/UNDERINSURED MOTORISTS

Missouri law permits you to make certain decisions regarding Uninsured Motorists Coverage (UM) and Underinsured Motorists Coverage (UIM). This document describes this coverage and the options available with respect to UM Coverage and UIM Coverage. You should read this document carefully.

Bodily Injury 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.

In accordance with Missouri Statutes, your motor vehicle liability policy must have Uninsured Motorists coverage at limits equal to or greater than the minimum Financial Responsibility Limits of \$25,000 each person/\$50,000 each accident; or \$50,000 each accident Combined Single Limits (CSL).

Please indicate your Uninsured Motorists coverage selection:

- I want the minimum limit of \$50,000 (CSL).
- I want the minimum limit of \$25,000/\$50,000.
- I select UM limits equal to my policy's bodily injury liability limit.
- I select UM limits less than my policy's bodily injury liability limit, but greater than the minimum Financial Responsibility Limit. I understand that I am rejecting the increased limits coverage.
I want a limit of _____

Bodily Injury 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.

In accordance with Missouri Statutes, your motor vehicle liability policy may have Underinsured Motorists coverage at limits equal to or greater than the minimum Financial Responsibility Limits of \$25,000 each person/\$50,000 each accident; or \$50,000 each accident Combined Single Limits (CSL). You may also reject Underinsured Motorists coverage.

Please indicate your Underinsured Motorists coverage selection:

- I reject Bodily Injury Underinsured Motorists Coverage in its entirety.
- I want the minimum limit of \$50,000 (CSL).
- I want the minimum limit of \$25,000/\$50,000.
- I select UIM limits equal to my policy's bodily injury liability limit.
- I select UIM limits less than my policy's bodily injury liability limit, but greater than the minimum Financial Responsibility Limit.
I want a limit of _____

I understand that the coverage selection or rejection indicated above shall apply on the policy(s) in effect at the time this form is executed and all future renewal policies until I notify the insurance company IN WRITING of any changes.

If you sign below, and/or pay any premium, you have evidenced your actual knowledge and understanding of the availability of these benefits and limits as well as the benefits and limits you have selected.

SIGNATURE OF NAMED INSURED	DATE
----------------------------	------