

MISSISSIPPI NOTICE REGARDING UNINSURED MOTORIST COVERAGE

Mississippi Code Annotated § 83-11-101 permits any insured named in the policy to reject Uninsured Motorist Coverage in its entirety, to reject only the property damage portion of Uninsured Motorist Coverage, or to select a limit lower than the limit for Liability Coverage in the policy but not less than minimum financial responsibility limits. Uninsured Motorist Coverage provides insurance for the protection of persons insured under the policy who are legally entitled to recover damages for bodily injury or death or property damage from the owners or operators of uninsured motor vehicles.

To be certain that your policy is issued correctly, please indicate your choice of the options available by an "X," then sign, date, and return this form as acknowledgement of your choice. The options that you requested for Uninsured Motorist Coverage are reproduced below. These options determined your policy premium, but you may change them. Changing these options may result in changes to your premium.

The undersigned insured chooses the following:

- I reject Uninsured Motorist Coverage in its entirety.
- I reject Uninsured Motorist Property Damage Coverage only and choose the following Uninsured Motorist Bodily Injury limits which do not exceed my Liability coverage limits*:

Bodily Injury per person: _____

Bodily Injury per accident: _____; or

Bodily Injury Combined Single Limit: _____

- I elect to purchase Uninsured Motorist Coverage including Property Damage at the following limits which do not exceed my Liability coverage limits*:

Bodily Injury per person: _____

Bodily Injury per accident: _____

Property Damage per accident** : _____; or

Combined Single Limit: _____

* Uninsured Motorist Coverage limits may exceed your Liability coverage limits to the extent you are required by Mississippi law to maintain higher limits due to your rejection of stacking Uninsured Motorist Coverage.

** Property Damage Uninsured Motorist Coverage is subject to a \$200 deductible.



Signature of Named Insured or Legal Representative



Date

UNTIL YOU ADVISE US OTHERWISE IN WRITING, YOUR CHOICE INDICATED ABOVE WILL CONTINUE REGARDLESS OF ANY CHANGE TO YOUR AUTO COVERAGE—INCLUDING THE ADDITION OF COVERED AUTOS OR AN INCREASE IN LIABILITY LIMITS—AND WILL BE CARRIED FORWARD TO ANY CONTINUATION, RENEWAL, REINSTATEMENT OR REPLACEMENT POLICY.

MISSISSIPPI NON-STACKING UNINSURED MOTORIST INSURANCE

Mississippi Code 83-11-102 provides for an optional non-stacking uninsured motorist coverage available to an insured under an auto liability policy that covers ten (10) or more vehicles. The non-stacking uninsured motorist limits selected shall cover all vehicles listed in the policy and does not apply per vehicle. The selection of this non-stacking coverage imposes a limitation on adding together or stacking of coverages. **If the insured selects the non-stacking uninsured motorist policy, in the event of an accident, the total limit of uninsured motorist coverage available from the policy will be only the one limit previously selected by the insured. It is an alternative to stackable uninsured motorist coverage where the coverage limits for each vehicle may be added together or stacked to determine the total coverage available. While only one limit of uninsured motorist coverage is available from a non-stacking uninsured motorist policy, other limits of uninsured motorist coverage from other policies might be available to add to the single coverage available from the non-stacking uninsured motorist policy depending upon the specific circumstances.**

The minimum limits required under Mississippi law for non-stacking uninsured motorist coverage are ten (10) times the limits required by the Mississippi Motor Vehicle Safety Responsibility Law. Currently, this law requires \$25,000 per person, \$50,000 per accident, and \$25,000 for property damage. Therefore, non-stacking uninsured motorist coverage currently requires a minimum limit of \$250,000 per person, \$500,000 per accident, and \$250,000 for property damage. An increase to the statutory limits under this Law shall increase the minimum limits for non-stacking uninsured motorist coverage accordingly.

I understand the limitations imposed by the non-stacking uninsured motorist policy and that such coverage is an alternative to coverage without such limitation. I further agree that acceptance of this limitation shall apply to any policy from the same insurer, including sister insurers in the same holding company, which renews the coverage, extends the coverage, or changes covered vehicles unless and until I make a written request for a change to stackable uninsured motorist coverage.

Selection of non-stacking uninsured motorist coverage is affirmed by my signature below. I select the following coverages at the limits shown below:

- Non-stackable UM Bodily Injury and UM Property Damage at limits of per person / per accident / property damage.
- Non-stackable UM Bodily Injury coverage (no property coverage) at limits of per person / per accident.
- Non-stackable combined single limit UM coverage (includes Bodily Injury and Property Damage coverage together) at the limit of per accident.

 Date: _____ Policy Number (if available): _____

Applicant Name (print): _____

Address: _____

 Signature of Applicant: _____

Proposed Effective Date of Coverage: _____