

**UNINSURED MOTORISTS COVERAGE SELECTION/REJECTION – MISSISSIPPI**

<b>NAME:</b>
<b>ADDRESS:</b>

Mississippi law permits you to make certain decisions Uninsured Motorists Coverage. This document describes this coverage and the options available.

You should read this document carefully and contact us or your agent if you have any questions regarding Uninsured Motorists Coverage and your options with respect to this coverage.

This document includes general descriptions of coverage. However, no coverage is provided by this document. You should read your policy and review your Declarations Page(s) and/or Schedule(s) for complete information on the coverages you are provided.

**Bodily Injury and Property Damage Uninsured Motorists Coverage – Stacked**

Bodily Injury Uninsured Motorists Coverage provides insurance protection to an insured for compensatory damages which the insured is legally entitled to recover 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.

Property Damage Uninsured Motorists Coverage provides e 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 property damage caused by an automobile accident, in excess of \$200 deductible. Also included are damages due to property damage that result from an automobile accident with a hit-and-run vehicle whose owner or operator cannot be identified.

Unless rejected, Uninsured Motorists Coverage will be afforded at limits at least equal to: (1) split limits of \$25,000 for each person, subject to \$50,000 for each accident respect to bodily injury, and \$25,000 for each accident with respect to property damage; or (2) a single limit of \$75,000 for each accident.

**PLEASE INDICATE ONE CHOICE FROM EITHER A, B, C or D (“X” indicates my choice) AND SIGN BELOW.**

**A. Selection of Bodily Injury and Property Damage Uninsured Motorists Coverage**

I select Bodily Injury and Property Damage Uninsured Motorists Coverage at the following limit(s). (Unless otherwise provided by law, the limit(s) selected cannot exceed the Liability Coverage limit(s) of your policy.)

**Choose one:**

**Split Limits Bodily Injury option AND Property Damage limit option**

\$ \_\_\_\_\_ per person / \$ \_\_\_\_\_ per accident

\$ \_\_\_\_\_ property damage

**OR**

**Combined Single Limit option**

\$ \_\_\_\_\_ combined single limit

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**B. Rejection of Property Damage Uninsured Motorists Coverage and Selection of Bodily Injury Uninsured Motorists Coverage Only**

I reject Property Damage Uninsured Motorists Coverage select ONLY Bodily Injury Uninsured Motorists Coverage at the following limit(s). (Unless otherwise provided law, the limit(s) selected cannot exceed the Liability Coverage limit(s) of your policy.)

Choose one:

**Split Limits Bodily Injury option**

\$ \_\_\_\_\_ per person / \$ \_\_\_\_\_ per accident

\$ \_\_\_\_\_ property damage

**OR**

**Combined Single Limit option**

\$ \_\_\_\_\_ combined single limit

**C. Rejection of Bodily Injury and Property Damage Uninsured Motorists Coverage**

I reject Bodily Injury and Property Damage Uninsured Motorists Coverage.

**D. Applicable to policies that cover ten (10) or more vehicles ONLY.**

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 cover 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 is 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.** 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.

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**Choose one:**

.. Non-stackable UM Bodily Injury and UM Property Damage at limits of:

\$ \_\_\_\_\_ per person / \$ \_\_\_\_\_ per accident

\$ \_\_\_\_\_ property damage

**OR**

.. Non-stackable UM Bodily Injury Coverage (No Property Coverage) at limits of:

\$ \_\_\_\_\_ per person / \$ \_\_\_\_\_ per accident

**OR**

.. Non-stackable Combined Single-limit UM Coverage (Includes Bodily Injury and Property Damage Coverage together) at the limit of:

\$ \_\_\_\_\_ per accident

SIGNATURE OF NAMED INSURED	DATE
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