

SELECTION OF OPTIONAL UNINSURED AND UNDERINSURED MOTORIST COVERAGE LIMITS ILLINOIS



I. UNINSURED/UNDERINSURED MOTORISTS COVERAGE

Under Illinois Insurance Code 143a-2, Uninsured Motorists Bodily Injury Coverage (UM) is mandatory. UM provides insurance for the protection of persons insured thereunder who are legally entitled to recover damages from owners or operators of uninsured and hit-and-run motor vehicles because of bodily injury, sickness or disease, including death, resulting therefrom. The Code requires that your policy provide UM bodily injury limits equal to your policy's limits for bodily injury liability coverage unless you direct otherwise. You have the option to select a lower UM bodily injury limit for a reduced premium. However, UM bodily injury limits may not be less than \$20,000 because of bodily injury to or death of any one person and \$40,000 because of bodily injury to or death of two or more persons.

Underinsured Motorists Bodily Injury Coverage (UIM) provides insurance for the protection of persons insured thereunder who are legally entitled to recover damages from the owners or operators of underinsured and hit-and-run motor vehicles because of bodily injury, sickness or disease, including death, resulting therefrom. If UM bodily injury limits exceed \$20,000 because of bodily injury to or death of any one person and \$40,000 because of bodily injury to or death of two or more persons, UIM is provided with bodily injury limits equal to UM bodily injury limits.

II. SELECTION OF UM/UIM LIMITS

Indicate your selection with an .

Limits of Coverage	
<input type="checkbox"/>	I select UM/UIM* at the following lower limit:
	\$
*If you select a limit of \$20,000/\$40,000, UIM will not be provided.	

III. NOTICE OF AVAILABILITY OF PROPERTY DAMAGE UNINSURED MOTORIST COVERAGE

Property Damage Uninsured Motorists Coverage (PDUM) provides insurance for the protection of persons insured thereunder who are legally entitled to recover damages (up to \$15,000 or Actual Cash Value, whichever is less) from owners or operators of uninsured motor vehicles and hit-and-run motor vehicles because of injury to or destruction of a covered auto caused by an automobile accident. However, PDUM is available only for autos for which you have not purchased Collision Coverage.

Indicate your selection with an .

<input type="checkbox"/>	I select Property Damage Uninsured Motorist Coverage
	Premium: \$

I understand that my selection applies to all of the vehicles on my policy that are registered or principally garaged in Illinois, including any additional or replacement vehicles that I may add in the future. My selection also applies to each subsequent renewal unless I request different coverage in writing.

SIGNATURE OF INSURED

DATE

TYPE OR PRINT NAME
