

AUTOMOBILE INSURANCE APPLICATION - CALIFORNIA SUPPLEMENT

Company:

Insured:

WAIVER OF UNINSURED MOTORIST COVERAGE

"The California Insurance Code requires an insurer to provide uninsured motorist coverage in each bodily injury liability insurance policy it issues covering liability arising out of the ownership, maintenance, or use of a motor vehicle. Those provisions also permit the insurer and the applicant to delete the coverage completely or to delete the coverage when a motor vehicle is operated by a natural person or persons designated by name. Uninsured motorist coverage insures the insured, his or her heirs, or legal representatives for all sums within the limits established by law, which the person or persons are legally entitled to recover as damages for bodily injury, including any resulting sickness, disease, or death, to the insured from the owner or operator of an uninsured motor vehicle not owned or operated by the insured or a resident of the same household. An uninsured motor vehicle includes an underinsured motor vehicle as defined in subdivision (p) of Section 11580.2 of the Insurance Code."

I HEREBY AGREE TO REJECT UNINSURED MOTORIST BODILY INJURY COVERAGE. This rejection shall be binding upon every insured to whom the policy applies while the policy is in force and shall continue to be so binding, with respect to any continuation or renewal of the policy, or with respect to any other policy which extends, changes, supersedes or replaces the policy issued to the named insured by the same insurer or with respect to reinstatement of the policy within 30 days of any lapse thereof.

I HAVE READ AND UNDERSTAND THE FOREGOING WAIVER AND AFFIX MY SIGNATURE HERETO WITH FULL KNOWLEDGE THAT I AM WAIVING PROTECTION UNDER UNINSURED MOTORIST COVERAGE.

Signature of Applicant (Named Insured): _____ **Date:** _____

AGREEMENT REDUCING UNINSURED MOTORIST COVERAGE

"The California Insurance Code requires an insurer to provide uninsured motorist coverage in each bodily injury liability insurance policy it issues covering liability arising out of the ownership, maintenance, or use of a motor vehicle. Those provisions also permit the insurer and the applicant to agree to provide the coverage in an amount less than that required by subdivision (m) of Section 11580.2 of the Insurance Code but not less than the financial responsibility requirements. Uninsured motorists coverage insures the insured, his or her heirs, or legal representatives for all sums within the limits established by law, which the person or persons are legally entitled to recover as damages for bodily injury, including any resulting sickness, disease, or death, to the insured from the owner or operator of an uninsured motor vehicle not owned or operated by the insured or a resident of the same household. An uninsured motor vehicle includes an underinsured motor vehicle as defined in subdivision (p) of Section 11580.2 of the Insurance Code."

The California Insurance Code states that you may purchase Uninsured Motorist Bodily Injury (UMBI) coverage with limits of liability lower than the bodily injury limits afforded. I want UMBI in the following limit for this policy and all subsequent renewals, which I understand is a limit lower than my BI limit. I have read the above, and agree to the reduced Uninsured Motorist Bodily Injury limits selected below.

<u>Accepted:</u>	Check Limits Purchased:	<input type="checkbox"/> \$ 35,000	<input type="checkbox"/> \$250,000	<input type="checkbox"/> \$500,000
		<input type="checkbox"/> \$ 60,000	<input type="checkbox"/> \$300,000	<input type="checkbox"/> \$600,000
		<input type="checkbox"/> \$100,000	<input type="checkbox"/> \$350,000	<input type="checkbox"/> \$750,000

Signature of Applicant (Named Insured): _____ **Date:** _____

WAIVER OF UNINSURED MOTORIST PROPERTY DAMAGE COVERAGE

"The California Insurance Code requires insurers to offer coverage for damage to the insured motor vehicle to the extent that you are legally entitled to recover from the owner or operator of the uninsured motor vehicle, caused by an uninsured motor vehicle, that either:

- (1) pays the collision deductible for the insured motor vehicle when you have purchased collision coverage or
- (2) pays for the damage to the insured motor vehicle when you have not purchased collision coverage and which shall not exceed the actual cash value of the insured motor vehicle or \$3,500, whichever is less."

I HEREBY AGREE TO REJECT UNINSURED MOTORIST PROPERTY DAMAGE COVERAGE - This rejection shall be binding upon every insured to whom the policy applies while the policy is in force and shall continue to be so binding, with respect to any continuation or renewal of the policy, or with respect to any other policy which extends, changes, supersedes or replaces the policy issued to the named insured by the same insurer or with respect to reinstatement of the policy within 30 days of any lapse thereof.

I HAVE READ AND UNDERSTAND THE FOREGOING WAIVER AND AFFIX MY SIGNATURE HERETO WITH THE FULL KNOWLEDGE THAT I AM WAIVING PROTECTION UNDER UNINSURED MOTORIST PROPERTY DAMAGE COVERAGE.

Signature of Applicant (Named Insured): _____ **Date:** _____