

MINNESOTA AUTOMOBILE SUPPLEMENTAL APPLICATION

UNINSURED/UNDERINSURED MOTORISTS COVERAGE

The following is a general description of Uninsured and Underinsured Motorists Coverage. Only your policy provides you with a complete description of the coverages and limitations.

UNINSURED MOTORISTS COVERAGE

This coverage provides you and all covered persons with bodily injury protection if injured in an accident with a driver who has no liability insurance, or has failed to post a bond, and who is legally liable for your damages. The coverage also provides protection if you are injured as a result of a hit-and-run accident.

UNDERINSURED MOTORISTS COVERAGE

This coverage provides you and all covered persons with bodily injury protection if injured in an accident with a driver who has liability insurance with limits lower than the underinsured motorists limits you have selected and who is legally liable for damages. In this case, your underinsured motorists coverage would pay for damages, for which you are legally entitled, after the other driver's liability limits are exhausted.

Under Minnesota State Law, you are required to carry uninsured motorists coverage and underinsured motorists coverage with a least the minimum limits of \$25,000 each person/\$50,000 each accident (if you have split limit policy) or \$50,000 each accident (if you have a single limit policy). Optional increased limits of coverage are available at a relatively modest increase in premium. The uninsured and underinsured motorists coverages are offered together from the minimum financial responsibility limits up to the liability limits of your policy. The limit selected for each coverage must be the same. Please indicate your selection below. The limit selected below will apply to both uninsured motorists coverage and underinsured motorists coverage.

<u>SPLIT LIMIT</u> <u>(EACH PERSON/EACH ACCIDENT)</u>		<u>COMBINED SINGLE LIMIT</u> <u>(EACH ACCIDENT)</u>	
<u>INITIAL</u>		<u>INITIAL</u>	
_____	\$ 25,000/50,000	_____	\$ 50,000
_____	50,000/100,000	_____	100,000
_____	100,000/300,000	_____	250,000
_____	250,000/500,000	_____	350,000
_____	500,000/500,000	_____	500,000
_____	500,000/1,000,000	_____	1,000,000
_____	1,000,000/1,000,000		

If you do not request uninsured motorists coverage and underinsured motorists coverage at increased limits, then the minimum limit as required by Minnesota law will provide \$25,000 each person/\$50,000 each accident (split limits) or \$50,000 each accident (single limits).

If increased limits coverage is purchased, then the same limit must apply for both uninsured and underinsured motorists coverage. The coverage applies to all vehicles on your policy.

NO-FAULT AUTOMOBILE INSURANCE COVERAGE

In conjunction with the coverage afforded by Minnesota No-Fault Automobile Insurance Act, certain additional benefits are available. Additional benefits are available which will increase the total benefits for any one person in any one accident. These limits are the total limits for the coverages shown and are not in addition to the basic limits. Please indicate your choice by checking the box.

1. **BENEFITS OPTIONS**

	<u>Total Medical Expenses</u>	<u>Total Aggregate Work Loss, Essential Services Expenses and Survivors Loss</u>	<u>Total Weekly Maximum Work Loss or Survivors Loss</u>	<u>Total Weekly Maximum Essential Services</u>
BASIC	\$ 20,000	\$20,000	\$250	\$200
OPTION I	30,000	20,000	250	200
OPTION II	40,000	20,000	250	200
OPTION III	50,000	20,000	250	200
OPTION IV	50,000	25,000	300	300
OPTION V	75,000	25,000	300	300
OPTION VI	100,000	50,000	400	300

Select one: BASIC OPTION II OPTION IV OPTION VI
 OPTION I OPTION III OPTION V

2. **OPTIONAL DEDUCTIBLES**

(Available on a per accident basis for policies insuring an individually owned auto.)

- \$100 Deductible for Medical Expenses.
- \$200 Deductible for Work Loss and Essential Services.
- \$100 Deductible for Medical Expenses and \$200 Deductible for Work Loss and Essential Services.

3. **Broadened Personal Injury Protection Coverage is available for named individual(s).**

Select this coverage. Reject this coverage.

Named Individual(s) _____

4. **Unless a policyholder makes a specific election, the limit of liability for basic economic loss benefits for two or more motor vehicles may not be added together to determine the limit of insurance coverage available to an injured person for any one accident.**

I select the option to stack vehicles.

I understand these coverage selections will apply to all future renewals, continuations, and changes in my policy unless I notify you otherwise.

Signature of Authorized Representative

Date

Named Insured

Policy Number