

NEBRASKA AUTOMOBILE SUPPLEMENTAL APPLICATION

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 their limitations.

UNINSURED MOTORISTS COVERAGE (UM) - 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 (UIM) - this coverage provides you and all covered persons with bodily injury protection if insured in an accident with a driver who has liability insurance with limits lower than the Underinsured Motorists Coverage would pay for damages, to which you are legally entitled, after the other driver's liability limits are exhausted.

Courts in many states have held that UM/UIM coverages are valuable coverages which are available for a relatively modest premium.

Protection against Uninsured/Underinsured Motorists Insurance will be afforded at the bodily injury liability limits on your policy. You have the option to select lower limits not less than the financial responsibility requirements of this state.

I select Uninsured/Underinsured Motorists Coverage at the same limits as the financial responsibility requirements of this state.

I select Uninsured/Underinsured Motorists Coverage at the same limits as the bodily injury liability limit of this policy.

I wish to select the limits indicated below.

Uninsured/Underinsured Motorists Coverage

Combined Single Limit _____ or Per Person _____
Per Accident _____

Named Insured

Signature of Representative

Policy Number

Date