

ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD.

## OHIO UNINSURED MOTORISTS SUPPLEMENTAL APPLICATION

Uninsured/underinsured motorist coverage will be provided at the bodily injury liability limit unless specifically rejected by the named insured or his authorized representative. The following is a general description of uninsured/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 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, to which you are legally entitled, after the other driver's liability limits are exhausted.

**UNINSURED MOTORISTS PROPERTY DAMAGE COVERAGE (UMPD)** — is available for your vehicles. This coverage protects you against property damage losses to your vehicle as the result of an accident involving your vehicle and another driver's vehicle that is not insured. You may select this coverage with a maximum \$250 deductible or you have the option to reject this coverage entirely.

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

Protection against uninsured motorists coverage may be provided at limits not less than the bodily injury liability limit as provided in your policy. You have the option to reject this coverage entirely. If you select this coverage, you may not select limits lower than the financial responsibility requirements in this state.

Please indicate your coverage selection below.

- I select uninsured and underinsured motorists bodily injury coverage at the same limits as the bodily injury liability limit of the policy.
- I reject uninsured/underinsured motorists coverage entirely.
- I select uninsured/underinsured motorists coverage at the following limits.

### Uninsured/Underinsured Motorists Bodily Injury Coverage

Combined  
Single \_\_\_\_\_ or Bodily Injury  
Limit \_\_\_\_\_ Per Person/ \_\_\_\_\_  
Per Accident \_\_\_\_\_

### Uninsured/Underinsured Motorists Bodily Injury and Property Damage Coverage

Combined  
Single \_\_\_\_\_ or Per Person \_\_\_\_\_ Property Damage \_\_\_\_\_  
Limit \_\_\_\_\_ Per Accident \_\_\_\_\_ Per Accident \_\_\_\_\_

I select uninsured motorists property damage coverage at a limit of \_\_\_\_\_

I reject uninsured motorists property damage coverage.

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

\_\_\_\_\_  
Name of Insured

\_\_\_\_\_  
Policy Number

\_\_\_\_\_  
Signature of Authorized Representative

\_\_\_\_\_  
Date