

## SOUTH DAKOTA AUTOMOBILE SUPPLEMENTAL APPLICATION

### UNINSURED/UNDERINSURED MOTORISTS COVERAGES

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 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. However, the loss payment from all sources combined will not exceed your Underinsured Motorists Limit, or the amount of the judgment, whichever is less.

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

Underinsured Motorists Coverage must be provided at the bodily injury liability limit of this policy. You have the option to request higher underinsured motorists limits.

Protection against Uninsured Motorist insurance will be afforded at a minimum limit equal to your bodily injury liability limit or higher, up to \$100,000 per person/\$300,000 per accident. You will be provided with a limit higher than \$100,000/\$300,000 upon your request. Underinsured Motorists Coverage cannot be provided at a limit less than \$100,000/\$300,000.

If you wish to select higher limits, please indicate below. The limits selected for Uninsured and Underinsured Motorists Coverage must be the same.

- I select Uninsured/Underinsured Motorists Coverage at limits of \$100,000 per person/\$300,000 per accident.
- I select Uninsured/Underinsured Motorists Coverage at the same limits as the bodily injury liability limit of the policy.
- I wish to select other limits, not less than \$100,000 per person/\$300,000 per accident.

Uninsured Motorists Coverage  
Combined Single Limit \_\_\_\_\_ or Per Person \_\_\_\_\_  
Per Accident \_\_\_\_\_

Underinsured Motorists Coverage  
Combined Single Limit \_\_\_\_\_ or Per Person \_\_\_\_\_  
Per Accident \_\_\_\_\_

### SUPPLEMENTARY COVERAGES

South Dakota statute requires the following coverages to be made available to the named insured on any auto policy with respect to any private passenger type auto not intended for commercial use and owned by a natural person. The named insured to whom this is applicable has the right to reject in writing all or any one or more of these coverages:

- |  | Select                   | Reject                   |
|--|--------------------------|--------------------------|
| 1. Automobile Death Benefits \$10,000                                      | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Total Disability  |                          |                          |
| a. weekly indemnity \$60 for 52 weeks if gainfully employed                | <input type="checkbox"/> | <input type="checkbox"/> |
| b. weekly indemnity \$30 for 52 weeks if insured is not gainfully employed | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Extended Medical Payments \$2,000                                       | <input type="checkbox"/> | <input type="checkbox"/> |

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: \_\_\_\_\_

Date: \_\_\_\_\_

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

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