

# VIRGINIA AUTOMOBILE SUPPLEMENTAL APPLICATION IMPORTANT NOTICE

## UNINSURED/UNDERINSURED MOTORISTS COVERAGE

In addition to the insurance coverage required by law to protect you against a loss caused by an uninsured motorist, if you have purchased liability insurance coverage that is higher than that required by law to protect you against liability arising out of the ownership, maintenance, or use of the motor vehicles covered by this policy, and you have not already purchased uninsured motorist insurance coverage equal to your liability insurance coverage;

1. **Your uninsured and underinsured motorist insurance coverage has increased to the limits of your liability coverage and this increase will cost you an extra premium charge; and**
2. **Your total premium charge for your motor vehicle insurance coverage will increase if you do not notify your agent or insurer of your desire to reduce coverage within 20 days of the mailing of the policy or the premium notice, as the case may be.**
3. **If this is a new policy and you have already signed a written rejection of such higher limits in connection with it, paragraphs 1 and 2 of this notice do not apply.**

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.

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

Uninsured Motorists Property Damage Coverage (UMPD) is required for your vehicles. This protects you against property damage losses to your vehicle in the event you are involved in an accident arising out of actual physical contact between your vehicle and another driver's vehicle that is not insured. This is subject to a \$200 deductible for any one accident involving an unidentifiable owner or operator of an uninsured motor vehicle.

Uninsured motorists coverage will be afforded at limits equal to the policy's bodily injury liability limit. You have the option to select lower limits but not less than the financial responsibility requirements of this state.

I select uninsured/underinsured motorists coverage at limits not less than the financial responsibility requirements, not to exceed the bodily injury and property damage liability limits of the policy as indicated below.

Combined Single Limits \$ \_\_\_\_\_ or Bodily Injury Each Person \$ \_\_\_\_\_ Property Damage Each Accident \$ \_\_\_\_\_  
Each Accident \$ \_\_\_\_\_

I selected uninsured/underinsured motorists coverage at limits equal to the bodily injury and property damage liability limits of the policy.

**MEDICAL EXPENSE AND INCOME LOSS BENEFITS**

You may purchase additional insurance coverage in addition to the minimum insurance required by law. The following benefits are available for each accident. You may select either coverage or both.

- Medical Expense only. Payment of up to the limit option purchased per person incurred within 3 years after date of accident.
- Income Loss only. An amount equal to the loss of income up to \$100 per week for a period extending one year from date of accident.
- Both Medical Expense and Loss of Income Benefits.

For Medical Expense Benefits, choose from the following limit options:

- \_\_\_\_\_ \$ 250
- \_\_\_\_\_ \$ 500
- \_\_\_\_\_ \$ 750 (This limit option is available for trucks/trailers only.)
- \_\_\_\_\_ \$ 1,000
- \_\_\_\_\_ \$ 2,000
- \_\_\_\_\_ \$ 3,000
- \_\_\_\_\_ \$ 4,000
- \_\_\_\_\_ \$ 5,000
- \_\_\_\_\_ \$ 10,000

---

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

Signature(s) of Named Insured(s): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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