

**HAWAII NOTICE
UNINSURED AND UNDERINSURED MOTORISTS COVERAGE**

THE SELECTIONS YOU MAKE BELOW AFFECT YOUR UNINSURED AND UNDERINSURED MOTORISTS COVERAGE. PLEASE REVIEW YOUR POLICY CAREFULLY TO ENSURE THAT YOU UNDERSTAND THE PROTECTION AFFORDED BY THIS COVERAGE. CONTACT YOUR INSURANCE REPRESENTATIVE IF YOU HAVE ANY QUESTIONS ABOUT THIS COVERAGE OR HOW TO COMPLETE THIS NOTICE.

Uninsured Motorists Coverage (UM) protects you, your family, and passengers if you are injured in an accident by an at-fault driver with no liability insurance or by a hit-and-run driver, who is held legally responsible for your injuries. Under Hawaii law, your policy provides UM with a coverage limit equal to Hawaii’s minimum requirement, which is split limits of \$20,000 each person and (subject to the each person limit) \$40,000 each accident. This coverage limit may be provided as a combined single limit of \$40,000 each accident. You are not required to accept UM at this coverage limit. You may select a greater coverage limit, but the coverage limit you select may not be greater than your policy’s bodily injury limit of liability. In addition, you may reject UM in its entirety. There is an additional charge for the purchase of UM.

Underinsured Motorists Coverage (UIM) protects you, your family, and passengers if you are injured in an accident by an at-fault driver whose liability insurance is not high enough to cover your claim. Under Hawaii law, we offer you the opportunity to purchase UIM. You may purchase UIM with a coverage limit that is not less than \$20,000 each person and (subject to the each person limit) \$40,000 each accident, and not greater than your policy’s bodily injury limit of liability. In addition, you may reject UIM in its entirety. There is an additional charge for the purchase of UIM.

The UM provided in the policy is provided on a stacked limits basis. The stacking feature, explained below, is optional and may be rejected by checking the appropriate box below. This means that in the event of a covered UM loss, your total coverage will be the sum of the UM limits for all autos covered under the policy (even though only one covered auto was involved in the accident). For example, if you purchase UM on a stacked limits basis for \$50,000 and insure three autos under your policy, your total available UM coverage is three times \$50,000, or \$150,000. UIM on a stacked limits basis applies in the same way and, as optional coverage, it may be rejected by checking the appropriate box below. There is an additional per vehicle charge for the purchase of UM and/or UIM on a stacked limits basis. Coverage on a stacked limits basis may often, but not always, provide more coverage per dollar than coverage on a non-stacked limits basis. If you have questions about the cost effectiveness of stacked versus unstacked coverage for levels of UM or UIM of interest to you, please contact your insurance representative for additional information.

In accordance with Hawaii Law, the undersigned Named Insured, for each insured in the policy: (mark applicable items with an “X”)

Uninsured Motorists Coverage

knowingly and voluntarily rejects Uninsured Motorists Coverage in its entirety (If you choose this option, please proceed to the Underinsured Motorists Coverage section below.)

selects Uninsured Motorists Coverage with a coverage limit equal to Hawaii’s minimum requirement

split limits **OR** combined single limit

- selects Uninsured Motorists Coverage with a coverage limit equal to the policy's bodily injury limit of liability
- selects Uninsured Motorists Coverage with the following coverage limit, which is not less than Hawaii's minimum requirement, and not greater than the policy's bodily injury limit of liability:
 - \$_____ each person
\$_____ each accident (subject to the each person limit) **OR**
 - \$_____ each accident (combined single limit)
- selects Uninsured Motorists Coverage on a stacked limits basis
- rejects Uninsured Motorists Coverage on a stacked limits basis and selects Uninsured Motorists Coverage on a non-stacked limits basis

Underinsured Motorists Coverage

- knowingly and voluntarily rejects Underinsured Motorists Coverage in its entirety
- selects Underinsured Motorists Coverage with a coverage limit equal to the policy's bodily injury limit of liability
- selects Underinsured Motorists Coverage with the following coverage limit, which is not less than \$20,000 each person and (subject to the each person limit) \$40,000 each accident or \$40,000 each accident (combined single limit), and not greater than the policy's bodily injury limit of liability:
 - \$_____ each person
\$_____ each accident (subject to the each person limit) **OR**
 - \$_____ each accident (combined single limit)
- selects Underinsured Motorists Coverage on a stacked limits basis
- rejects Underinsured Motorists Coverage on a stacked limits basis and selects Underinsured Motorists Coverage on a non-stacked limits basis

I understand the protection afforded by Uninsured and Underinsured Motorists Coverage and the selections I have made on this Notice regarding Uninsured and Underinsured Motorists Coverage. I further understand and agree that my selections will apply to this policy and all future replacements and all future renewals of this policy, unless I make a written request to change my selections, and such request is received and approved by the Company.

All other terms, conditions, and exclusions of the policy remain unchanged.

Effective Date

Authorized Signature of Named Insured

Date Signed

Name and Title