

**IDAHO NOTICE  
UNINSURED AND UNDERINSURED MOTORISTS COVERAGE**

**THE SELECTION(S) 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.**

Idaho law requires us to provide Uninsured (UM) and Underinsured (UIM) Motorists Coverage in your policy with a coverage limit equal to Idaho's minimum requirement, which is split limits of \$25,000 each person and (subject to the each person limit) \$50,000 each accident. This coverage limit may be provided as a combined single limit of \$50,000 each accident. You are not required to accept Uninsured and Underinsured Motorists Coverage at Idaho's minimum requirement. 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 Uninsured and Underinsured Motorists Coverage in its entirety.

**UM** coverage may pay damages for bodily injury to an insured person who is legally entitled to collect damages from the owner or operator of a vehicle that has no insurance, or from a hit-and-run vehicle where the owner or operator is unknown.

**UIM** coverage may pay damages for bodily injury to an insured person who is legally entitled to collect damages from the owner or operator of a vehicle with inadequate limits of liability insurance coverage.

**UIM** coverage is offered in different forms by different insurers, and insurers are not required to offer more than one type of UIM coverage. The two most commonly available forms of UIM coverage – "Difference in Limits" (or "Offset") Coverage and "Excess" Coverage – are briefly explained as follows:

- **"Difference in Limits" (or "Offset") Coverage** – The policy's UIM coverage are reduced or eliminated by the amount of any damages recovered by any insured, from or on behalf of any underinsured owner(s) or operator(s).
- **"Excess" Coverage** – The policy's UIM coverage limits are **not** reduced by the amount of damages recovered from any underinsured owner(s) or operator(s). UIM coverage limits are available to pay damages when the insured's damages exceed what can be recovered from the owner(s) or operator(s) of an underinsured vehicle.

This general explanation is NOT an insurance agreement. All auto liability insurance policies that include UM and /or UIM coverage have other terms and conditions that may affect or limit the availability of either coverage. For a more detailed explanation of these coverages, refer to your policy. The Idaho Department of Insurance can also provide assistance with insurance related questions. Call 800-721-3272 or visit the Department's website at [www.doi.idaho.gov](http://www.doi.idaho.gov).

I have read the above explanation of uninsured motorist and underinsured motorist coverages. I understand that I have the right to reject either or both coverages. In accordance with Idaho law, the undersigned Named Insured, for each insured in the policy: (mark applicable item(s) with an "X")

rejects Uninsured Motorists Coverage in its entirety.

rejects Underinsured Motorists Coverage in its entirety.

- selects:  
 Uninsured Motorists Coverage  
 Underinsured Motorists Coverage

with a coverage limit equal to Idaho's minimum requirement

- split limits **OR**  
 combined single limit

- selects:  
 Uninsured Motorists Coverage  
 Underinsured Motorists Coverage

with a coverage limit equal to the policy's bodily injury limit of liability

- selects:  
 Uninsured Motorists Coverage  
 Underinsured Motorists Coverage

with the following coverage limit, which is not less than Idaho'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)

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 transfers, substitutions, amendments, alterations, modifications, reinstatements or replacements of this policy, and all future renewals of this policy, unless I make a written request to change my selection(s), 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