

Named Insured

Policy Number

**RHODE ISLAND NOTICE
UNINSURED MOTORISTS COVERAGE**

THE SELECTION(S) YOU MAKE BELOW AFFECT YOUR UNINSURED 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.

Rhode Island law requires us to provide Uninsured Motorists Coverage in your policy with a coverage limit equal to your policy's limit of liability. You are not required to accept Uninsured Motorists Coverage at this coverage limit. You may select a lower coverage limit, but the coverage limit you select may not be lower than Rhode Island's minimum requirement, which is split limits of \$25,000 each person bodily injury and (subject to the each person limit) \$50,000 each accident bodily injury and (subject to a \$200 deductible) \$25,000 each accident property damage. This coverage limit may be selected as a combined single limit of \$75,000 each accident. In addition, you may reject the bodily injury portion of Uninsured Motorists Coverage in its entirety if your policy's bodily injury limit of liability is equal to Rhode Island's minimum requirement. You may reject the property damage portion of Uninsured Motorists Coverage in its entirety, regardless of your policy's bodily injury limit of liability.

In order to make sure that you are aware of the risks of going without the bodily injury portion of Uninsured Motorists Coverage, Rhode Island law **requires** us to obtain your signature showing that you have read this document and understand this warning **before** we are allowed to sell you automobile insurance without the bodily injury portion of Uninsured Motorists Coverage. **IF YOU CHOOSE NOT TO BUY THE BODILY INJURY PORTION OF UNINSURED MOTORISTS COVERAGE YOU MIGHT HAVE NO AUTOMOBILE INSURANCE COVERAGE FOR YOUR OWN INJURIES IF YOU ARE HIT BY AN UNINSURED MOTORIST.** Many motorists will ignore mandatory auto insurance laws, and many motorists passing through from another state will not have insurance. Most uninsured motorists do not have assets or money to pay you for your injuries, even if you win a lawsuit against them. The bodily injury portion of Uninsured Motorists Coverage may be your only protection.

The Department of Business Regulation of the State of Rhode Island STRONGLY RECOMMENDS that most motorists obtain the bodily injury portion of Uninsured Motorists Coverage as part of their automobile insurance package.

In accordance with Rhode Island law, the undersigned Named Insured, for each insured in the policy: (mark applicable item(s) with an "X")

- selects Uninsured Motorists Coverage with a coverage limit equal to Rhode Island's minimum requirement
- split limits **OR**
- combined single limit
- selects Uninsured Motorists Coverage with a coverage limit equal to the policy's limit of liability

selects Uninsured Motorists Coverage with the following coverage limit, which is not less than Rhode Island's minimum requirement, and not greater than the policy's limit of liability:

\$_____ each person bodily injury
\$_____ each accident bodily injury (subject to the each person limit)
\$_____ each accident property damage **OR**

\$_____ each accident (combined single limit)

rejects the property damage portion of Uninsured Motorists Coverage and selects the bodily injury portion of Uninsured Motorists Coverage with the following coverage limit, which is not less than Rhode Island's minimum requirement, and not greater than the policy's bodily injury limit of liability:

\$_____ each person bodily injury
\$_____ each accident bodily injury (subject to the each person limit) **OR**

\$_____ each accident bodily injury (combined single limit)

rejects the bodily injury portion of Uninsured Motorists Coverage and selects the property damage portion of Uninsured Motorists Coverage with the following coverage limit, which is not less than \$25,000, and not greater than the policy's property damage limit of liability*:

\$_____ each accident property damage

*As previously indicated, you may reject the bodily injury portion of Uninsured Motorists Coverage **ONLY** if your policy's bodily injury limit of liability is equal to Rhode Island's minimum requirement

I understand the protection afforded by Uninsured Motorists Coverage and the selection(s) I have made on this Notice regarding Uninsured Motorists Coverage. I further understand and agree that my selection(s) will apply to this policy and all future transfers, substitutions, amendments, alterations, modifications, reinstatements or replacements 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