

UM/UIM on Excess and Umbrella Policies – as of 10/18

The umbrella forms 60533 (6/94) and 57697 (10/04) exclude UM/UIM under Exclusion C in both contracts. In form 80517 (11/09) it is excluded under Exclusion O. UM and/or UIM must be offered on admitted and nonadmitted policies whenever there are any registered or principally garaged vehicles in Florida, Louisiana, New Hampshire, Vermont or West Virginia on the scheduled auto. Do not offer UM/UIM in any of these states when we are only providing hired car or nonowned auto. UM/UIM is mandatory in Vermont. To provide UM/UIM coverage on the umbrella use form 82391 for Standard Umbrella and form 82610 for Umbrella Prime.

UM/UIM selection/rejection forms must be mailed to insureds with adequate lead time. Follow the rules below regarding UM/UIM on our Commercial Umbrella.

FLORIDA- the UM/UIM coverage notice and insured's acceptance letter is 78728 (7/06)

The maximum umbrella/excess limit that must be offered is \$1,000,000. If the policy limit is greater than \$1,000,000 the insured may elect a \$1,000,000 limit. If the proper selection/rejection form is mailed prior to inception and the insured does not respond in writing prior to the umbrella policy's effective date do not provide UM/UIM. Proof of mailing must be retained in the underwriting file. Include the signed certified mailing receipt in the underwriting file if the selection/rejection form was mailed by certified mail. Not retaining proof of mailing could be deemed as UM/UIM coverage is to apply regardless of the insured's intent.

At each renewal UM/UIM must be offered whether or not the insured accepts, rejects or fails to respond to the UM/UIM offer the prior year.

LOUISIANA – the UM/UIM coverage form is 62596 (4/15). Prefill options 3 and 4 as “not available”. The insured may decline or accept UM/UIM coverage. The UMBI coverage limit must be the same as the policy limit unless the insured selects a lower limit.

If a proper offer is made and the insured does not respond in writing prior to the policy's effective date UM/UIM must be provided at full policy limits. If at some point in time the insured rejects UM/UIM the policy can be endorsed to remove the coverage.

If the insured rejects UM/UIM do not offered it at renewal. Retain the original signed rejection letter in the underwriting file for the policy period for which UM/UIM was rejected. A copy of the original signed rejection must be put in each renewal file.

NEW HAMPSHIRE – the UM/UIM coverage form is 98989 (5/08)

The insured can either reject UM/UIM coverage or accept it for the policy limit. If form 98989 (5/08) is mailed prior to inception, but the insured does not respond in writing prior to the effective date UM/UIM must be provided at the policy limit. If the insured later rejects the coverage the policy can be endorsed to remove the UM endorsement.

If the insured rejects UM/UIM do not offered it at renewal. Retain the original signed rejection letter in the underwriting file for the policy period for which UM/UIM was rejected. A copy of the original signed rejection must be put in each renewal file.

VERMONT – the UU/UIM coverage form is 63594 (4/15)

The insured cannot reject UM/UIM, but the insured can select a limit from \$100,000 up to the policy limit.

If a proper offer is made and the insured does not respond in writing prior to the policy's effective date UM/UIM must be provided at \$100,000. If at some point in time the insured requests a higher limit the UM/UIM coverage endorsement can be endorsed to the higher limit.

The coverage notice does not need to be sent at renewal. Retain the original signed letter in the underwriting file for the policy period for which it was received. A copy of the original signed letter must be put in each renewal file.

WEST VIRGINIA – Important Notice 82914 (9/03) is for new business. Important Notice 82913 (9/03) is for renewals and the Optional Excess Uninsured Motor Vehicle Coverage Offer is 82915 (9/03).

We require a minimum attachment policy of \$1,000,000 for UM/UIM. The insured cannot self-insure this coverage. The quote letter must state our minimum underlying limit is \$1,000,000 for UM/UIM and that we will not accept self-insurance for the coverage. **If the insured has not purchased underlying UM/UIM for \$1,000,000, auto liability must be excluded in West Virginia and no offer of UM/UIM will be made.** Use form 82911 (9/03) to exclude West Virginia auto on the Standard Umbrella and form 82910 (9/03) to exclude West Virginia auto on Umbrella Prime.

If the insured has purchased underlying UM/UIM limits of \$1,000,000 UM/UIM can be provided at policy limits on the umbrella subject to written confirmation. Sublimits are not available and insureds can reject UM/UIM. Both the Important Notice 82915 (9/03) and the Optional Excess Uninsured Motor Vehicle Coverage Offer 82915 (9/03) must be mailed with the quote letter. Prefill the insured's name, policy number (if applicable) and the number of months the policy will be in effect.

If a proper offer is made and the insured does not respond in writing within 30 days do not provide UM/UIM. If a proper UM/UIM offer is made once do not make an offer at renewal. However, if the insured requests a coverage change at renewal use Important Notice 82913 (8/03) and the Optional Excess Uninsured Motor Vehicle Coverage Offer 82915 (9/03).

If the insured does not request a change in coverage at renewal retain the original signed rejection letter in the underwriting file for the policy period for which UM/UIM was rejected. A copy of the original signed rejection must be put in each renewal file.