

Named Insured

Policy Number

**NORTH CAROLINA NOTICE
UNINSURED AND UNDERINSURED MOTORISTS COVERAGE
SELECTION/REJECTION**

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.

You are required to purchase uninsured motorist bodily injury coverage, uninsured motorist property damage coverage and, in some cases, underinsured motorist bodily injury coverage, unless you qualify for the Commercial or Fleet Vehicle Exemption*, in which case these requirements do not apply. Underinsured motorist bodily injury coverage is required in any policy in which the insured elects to purchase Uninsured Motorists bodily injury coverage in an amount in excess of North Carolina's minimum requirement. This insurance protects you against injuries and property damage caused by the negligence of other drivers who may have limited or only minimum coverage or even no liability insurance. You may purchase uninsured motorist bodily injury coverage and, if applicable, underinsured motorist coverage with limits up to one million dollars (\$1,000,000) per person and one million dollars (\$1,000,000) per accident or at such lesser limits you choose. You cannot purchase coverage for less than the minimum limits for the bodily injury and property damage coverage that are required for your own vehicle (unless the Commercial or Fleet Vehicle Exemption* applies). If the Commercial or Fleet Vehicle Exemption* does not apply, the minimum limit requirement for uninsured motorist bodily injury coverage is split limits of \$30,000 each person and \$60,000 each accident (subject to the each person limit). This limit may be provided as a combined single limit of \$60,000 each accident. For uninsured motorist property damage coverage, this minimum limit requirement is \$25,000 each accident (subject to \$100 deductible). If you do not choose a greater or lesser limit for uninsured motorist bodily injury coverage, a lesser limit for uninsured motorist property damage coverage, and/or a greater or lesser limit for underinsured motorist bodily injury coverage, then the limits for the uninsured motorist bodily injury coverage and, if applicable, the underinsured motorist bodily injury coverage will be the same as the highest limits for bodily injury liability coverage for any one of your own vehicles insured under the policy and the limits for the uninsured motorist property damage coverage will be the same as the highest limits for property damage liability coverage for any one of your own vehicles insured under the policy. If you wish to purchase uninsured motorist and, if applicable, underinsured motorist coverage at different limits than the limits for your own vehicle insured under the policy, then you should contact your insurance company or agent to discuss your options for obtaining different coverage limits. You should also read your entire policy to understand what is covered under uninsured and underinsured motorist coverages. You may designate your selection of uninsured motorist, and, if applicable underinsured motorist coverage limits in the notice on the following pages.

In accordance with North Carolina law, the undersigned Named Insured, for each insured in the policy (mark applicable option(s) with an "X" and sign on the next page):

*North Carolina law provides an exception to the mandatory Uninsured Motorists bodily injury and property damage coverage (and, in some cases underinsured motorist bodily injury coverage) described above for certain policies covering commercial vehicles or fleet vehicles. You may reject Uninsured and Underinsured Motorist Coverage if your policy qualifies for this exception, but you must complete a Certification of Exemption (see below).

[] selects Uninsured Motorists (UM) and Underinsured Motorists (UIM) bodily injury (BI) coverage (note that UIM will only be included if I select limits above \$30,000/\$60,000 for UM) with the following

limit, which is not less than North Carolina's minimum requirement, and not greater than the lesser of my Bodily Injury Liability Coverage limits or \$1 million per person and \$1 million per accident. If selecting Split Limits, I also select UM property damage (PD) coverage with the following limit, which is not less than North Carolina's minimum requirement, and not greater than my Property Damage Liability Coverage limit (but the limit selected cannot be greater than \$1,000,000 per accident) [Please select one Split Limits UM or UM/UIM BI option and one UMPD option, OR one Combined Single Limit (CSL) UM/UIM BI & UMPD option]:

<u>Split Limits BI</u>	<u>UMPD</u>	OR	<u>CSL UM/UIM BI & UMPD</u>
UM	<input type="checkbox"/> 25,000		<input type="checkbox"/> 85,000
<input type="checkbox"/> 30,000/60,000	<input type="checkbox"/> 50,000		<input type="checkbox"/> 100,000
UM/UIM	<input type="checkbox"/> 100,000		<input type="checkbox"/> 125,000
<input type="checkbox"/> 50,000/100,000			<input type="checkbox"/> 150,000
<input type="checkbox"/> 100,000/100,000			<input type="checkbox"/> 200,000
<input type="checkbox"/> 100,000/300,000			<input type="checkbox"/> 250,000
<input type="checkbox"/> 250,000/500,000			<input type="checkbox"/> 300,000
<input type="checkbox"/> 500,000/500,000			<input type="checkbox"/> 350,000
<input type="checkbox"/> 500,000/1,000,000			<input type="checkbox"/> 400,000
<input type="checkbox"/> 1,000,000/1,000,000			<input type="checkbox"/> 500,000
			<input type="checkbox"/> 600,000
			<input type="checkbox"/> 750,000
			<input type="checkbox"/> 1,000,000

COMMERCIAL OR FLEET VEHICLE EXEMPTION

You may select the option below if you qualify for the commercial or fleet vehicle exemption (you must also complete the separate Certification of Exemption notice).

rejects Uninsured and Underinsured Motorists Coverage in its entirety (If you choose this option, you must complete the separate Certification of Exemption notice and comply with the notice requirements therein.)

I understand the protection afforded by Uninsured and Underinsured Motorists Coverage and the selection(s) I have made on this Notice regarding Uninsured and Underinsured 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, and all future renewals of this policy, unless I make an election in writing to change my selection(s) which 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

CERTIFICATION OF EXEMPTION

North Carolina law provides an exception to the requirement that insurance policies include Uninsured Motorist bodily injury and property damage coverage if a policy covers exclusively commercial vehicles or a fleet of either all commercial vehicles or all noncommercial vehicles as defined by North Carolina Law.

1. **A policy covering only "commercial motor vehicles"** as defined by North Carolina law, which includes any of the following motor vehicles designed or used to transport passengers or property:
 - a. A combination of motor vehicles that has a combined gross vehicle weight rating ("GVWR") of at least 26,001 pounds and includes as part of the combination a towed unit that has a GVWR of at least 10,001 pounds;
 - b. A single motor vehicle that has a GVWR of at least 26,001 pounds;
 - c. A combination of motor vehicles that includes as part of the combination a towing unit that has a GVWR of at least 26,001 pounds and a towed unit that has a GVWR of less than 10,001 pounds;
 - d. A single motor vehicle or combination of motor vehicles designed to transport 16 or more passengers, including the driver; or
 - e. A single motor vehicle or combination of motor vehicles transporting hazardous materials and is required to be placarded in accordance with 49 C.F.R. Part 172, Subpart F.

OR

2. A policy covering a fleet of five or more vehicles that provide coverage for **only** "commercial motor vehicles" as defined by North Carolina G.S. 20-4.01(3d) **OR only** noncommercial motor vehicles, **but not** a fleet covering both commercial motor vehicles AND noncommercial motor vehicles. **Any policy insuring both commercial motor vehicles and noncommercial motor vehicles on the same policy is required to include the minimum Uninsured Motorists Coverage and, if applicable, Underinsured Motorists Coverage.**

I represent and certify that (i) I have read and understood the North Carolina Uninsured and Underinsured Motorists Coverage requirements, (ii) my policy qualifies for exempt status from Uninsured and Underinsured Motorists Coverage and (iii) I do not want Uninsured or Underinsured Motorists Coverage. I will provide the insurer advance written notice if I obtain a new or replacement vehicle which changes the exempt status of my policy.

Effective Date

Authorized Signature of Named Insured

Date Signed

Name and Title