

Applicant's Name: _____

Producer's Name: _____

GEORGIA AUTOMOBILE INSURANCE PLAN APPLICATION SUPPLEMENT

The Georgia Insurance Rules and Regulations require that all applicants read and sign the following statement regarding Uninsured Motorists coverage:

***Uninsured Motorist Coverage Notice**

If you have chosen to accept Uninsured Motorists coverage from your automobile insurance company, and have any questions after reading this statement regarding Uninsured Motorists coverage or the amount of coverage you have selected, your agent or company representative will be able to assist you. You should have chosen the amount of Uninsured Motorists coverage you want based on this question: If I get hit by someone with little or no liability insurance, how much protection do I need to cover the cost associated with car repair, medical bills, other expenses, and lost wages? If the person who hits your automobile has no liability coverage or liability coverage equal to or less than the Uninsured Motorists amount you chose, your total automobile insurance recovery (from all companies involved) may not exceed the amount of Uninsured Motorists coverage you chose.

Georgia law requires that we provide revised Uninsured Motorists Coverage, called **Uninsured Motorists Coverage Added On To At-Fault Liability Limits**, unless you reject this coverage in writing. This coverage provides additional protection at a higher premium than the coverage you may currently have. If you or other eligible insureds are injured or have property damage caused by an uninsured or underinsured motorist, the **Uninsured Motorists Coverage Added On To At-Fault Liability Limits** provides protection that will pay for your damages in addition to the at-fault driver's liability coverage limit up to your **Uninsured Motorists Coverage Added On To At-Fault Liability Limits** limit.

If you reject Uninsured Motorists Coverage Added On, you may select **Uninsured Motorists Coverage Reduced By At-Fault Liability Limits** which is the traditional coverage. This coverage is comparable to the coverage you may currently have and provides less protection than the Uninsured Motorists Coverage Added On. However, the Uninsured Motorists Coverage Reduced is available at a lower premium. Unlike the Uninsured Motorists Coverage Added On, the **Uninsured Motorists Coverage Reduced** will only pay up to the difference between the at-fault driver's liability coverage and your **Uninsured Motorists Coverage Reduced**. This means you will be allowed to collect from the at-fault driver and your **Uninsured Motorists Coverage Reduced By At-Fault Liability Limits**, combined, up to the same limit of **Uninsured Motorists Coverage Reduced By At-Fault Liability Limits** you have purchased.

The two uninsured motorist coverage choices do not differ if the at-fault driver responsible for your injuries or property damage does not have any liability coverage. In such cases, both Uninsured Motorists Coverage Added On and Uninsured Motorists Coverage Reduced will pay up to the amount of Uninsured Motorist Coverage purchased.

The purpose of this notice is informational. This notice does not change or replace the wording in your policy.

I have read the above explanation of Uninsured Motorists Coverage Added On To At-Fault Liability Limits and Uninsured Motorists Coverage Reduced By At-Fault Liability Limits. I understand that I have the right to reject either or both coverages. I also understand that by signing the rejection below I am informing my insurer that I do not want the rejected coverage(s) to be included under my automobile liability policy, or under any renewal or replacement of my policy. I choose to reject the coverage(s) identified below:

- I hereby **reject** Uninsured Motorists Coverage Added On To At-Fault Liability Limits and **select** Uninsured Motorists Coverage Reduced By At-Fault Liability Limits
- I hereby **reject** Uninsured Motorists Coverage **entirely**.

(Applicant's Signature)

(Applicant's Signature)

(Date)

***By choosing not to sign and return this document, you are choosing to accept the additional coverage provided by Uninsured Motorists Coverage Added On**