



**IDAHO UNINSURED MOTORISTS COVERAGE AND UNDERINSURED
MOTORISTS COVERAGE DISCLOSURE/OPTION TO REJECT**

The following is derived from Idaho Department of Insurance Regulation IDAPA 18.01.20, effective on March 28, 2018:

A. Idaho Uninsured Motorist And Underinsured Motorist Disclosure – Do not sign until you read

Idaho law requires that every auto liability insurance policy include **Uninsured Motorists (UM)** bodily injury coverage and **Underinsured Motorists (UIM)** bodily injury coverage, unless a named insured (you) has rejected these coverages in writing, which may be in electronic format.

These coverages can protect you and your passengers by paying damages, up to the UM/UIM policy limits you have chosen, when an at-fault person does not have any or enough liability coverage.

- **UM** coverage may pay damages for bodily injuries caused by an at-fault motorist who has no insurance, or from a hit-and-run vehicle where the at-fault party is unknown.
- **UIM** coverage may pay damages for bodily injuries if the at-fault motorist does not have enough liability insurance to cover your costs. UIM coverage is offered in different types by different insurers, and insurers are not required to offer more than one type of UIM coverage. The most common available type of UIM coverage is "Difference in Limits" (or "Offset") Coverage. Some insurers may offer "Excess" Coverage. **Please refer to the attached examples (page 2) to see how the different types of UIM coverage may impact your level of protection.**

You have the option to purchase both UIM and UM coverage in varying amounts at or above the minimum liability requirements in Idaho, which are \$25,000 per person, \$50,000 for two or more persons in any one accident. By signing below, you acknowledge that the insurance company has explained the following UM/UIM coverages that are available as part of your policy:

Insurer: _____ **UIM Type:** ☐ Difference in Limits (Offset) ☐ Excess

I have read the above explanation of Uninsured Motorist and Underinsured Motorist coverages. I understand that I have the option to reject either or both coverages.

Named Insured (print name)

Signature of Named Insured

Date

B. Uninsured And Underinsured Motorist – Option To Reject

I understand that, by signing below, I am informing my insurer that I choose to reject UM/UIM coverage(s) under my automobile liability policy, or under any renewal or replacement of my policy:

I **reject** and **do not** wish to purchase
Uninsured Motorists Coverage (UM).

Signature of Named Insured (only if rejecting)

Date

I **reject** and **do not** wish to purchase
Underinsured Motorists Coverage
(UIM).

Signature of Named Insured (only if rejecting)

Date

Form No: IL N 015 01 19
Endorsement Effective Date:
Endorsement No: ; Page: a of b
Underwriting Company:

Policy No:
Policy Effective Date:
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This general explanation is NOT an insurance agreement. All auto liability insurance policies that include UM and/or UIM coverages 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.

	"Difference in Limits" (or "Offset") UIM	"Excess" UIM
Definition of the type of UIM coverage	Your UIM coverage limits are reduced or eliminated by any amounts recovered from another party's insurance.	Your UIM coverage limits are above and beyond what is paid by another party's insurance.

Example 1		
At-fault motorist and you have the same bodily injury/UIM coverage limits.		
	"Difference in Limits" (or "Offset") UIM	"Excess" UIM
Bodily Injury liability limit of at-fault motorist	\$25,000	\$25,000
Your Underinsured Motorist (UIM) Coverage limit	\$25,000	\$25,000
Maximum available for your bodily injury	\$25,000	\$50,000
Example 1 explanation	Your UIM coverage doesn't provide additional coverage above the at-fault motorist's coverage because they have the same limit.	Your UIM coverage increases the available Bodily Injury coverage above the at-fault motorist's coverage limit.

Example 2		
At-fault motorist has lower bodily injury coverage limits than your UIM.		
	"Difference in Limits" (or "Offset") UIM	"Excess" UIM
Bodily Injury Liability limit of at-fault motorist	\$25,000	\$25,000
Your Underinsured Motorist (UIM) Coverage limit	\$100,000	\$100,000
Maximum available for your bodily injury	\$100,000	\$125,000
Example 2 explanation	Your UIM coverage covers any deficiency in the at-fault motorist's Bodily Injury coverage, as if the at-fault motorist had Bodily Injury coverage at your UIM limit.	Your UIM coverage increases the available Bodily Injury coverage above the at-fault motorist's coverage limit.

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