VIRGINIA SELECTION OF LOWER UNINSURED MOTORISTS COVERAGE LIMITS

Policy Number:	Policy Effective Date:
Company:	Producer:
Applicant/Named Insured:	

Virginia law permits you to make certain decisions regarding Uninsured Motorists Coverage. This document briefly describes this coverage and the options available.

You should read this document carefully and contact us or your agent if you have any questions regarding Uninsured Motorists Coverage and your options with respect to this coverage.

This document includes general descriptions of coverage. However, no coverage is provided by this document. You should read your policy and review your Declarations page(s) and/or Schedule(s) for complete information on the coverages you are provided.

Uninsured Motorists Coverage provides insurance protection to an insured for damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle or an underinsured motor vehicle because of bodily injury or property damage caused by an automobile accident. Also included are damages due to bodily injury or property damage that results from an automobile accident with a hit-and-run vehicle whose owner or operator is unknown.

Your automobile liability policy must include Uninsured Motorists Coverage at limits equal to your policy's Liability Coverage limits unless you select lower limits as described below.

If your policy's Liability Coverage limits exceed the minimum limits required by Virginia law of: (1) split limits of \$30,000 for each person, subject to \$60,000 for each accident with respect to bodily injury, and \$20,000 for each accident with respect to property damage; or (2) a combined single limit of \$80,000 for each accident, you may reject Uninsured Motorists Coverage at limits equal to your policy's Liability limit(s) and select lower limit(s) of Uninsured Motorists Coverage. However, you may not select Uninsured Motorists Coverage limits less than the minimum Liability Coverage limits(s) required by Virginia law.

If you would like to reject uninsured coverage at limits equal to your Liability Coverage limits and select lower limit(s), please indicate your choice as follows:

Rejection Of Uninsured Motorists Coverage At Limits Equal To My Liability Coverage Limits And Selection Of Lower Limits

By initialing next to the appropriate items and signing below, you are rejecting Uninsured Motorists Coverage at limits equal to your Liability Coverage Limits and you are selecting lower limits of Uninsured Motorists Coverage.

I reject Uninsured Motorists Coverage at limits equal to my Liability Coverage Limits and (Initials) select the following lower limits: (Choose one Split Limits Bodily Injury option AND one Property Damage Limit option, **OR one Combined Single Limit option from the following): Split Limits Property** Combined (Initials) **Bodily Injury** (Initials) **Damage** OR (Initials) **Single Limit** \$ \$ 30,000/60,000 \$ 20,000 80,000 25,000 35,000/70,000 100,000 50,000 50,000/100,000 100,000 125,000 150,000 150,000 100,000/200,000 200,000 200,000 100,000/300,000 250,000 220,000 100,000/500,000 300,000 250,000 250,000/500,000 500,000 300,000 300,000/300,000 750,000 350,000 500,000/500,000 1,000,000 400,000 500,000/1,000,000 500,000 1,000,000/1,000,000 (Other) 600,000 750,000 (Other) 1,000,000 1,500,000 2,000,000 2,500,000 3,000,000 5,000,000 7,500,000 10,000,000 (Other) Signature Of Applicant/Named Insured **Date**