

Important notices – MISSOURI

Important Information About Uninsured Motorists Coverage—Coverage ST



Acme Insurance Co

Please refer to the Uninsured Motorists Coverage—Coverage ST limits on the attached Policy Declarations. And please read the information below regarding Uninsured Motorists Coverage to determine if you have the type of coverage you want.

What Does Coverage ST Offer?

Uninsured Motorists Coverage—Coverage ST provides protection, subject to the terms and conditions of your policy, for bodily injury sustained in an accident caused by the driver of an uninsured motor vehicle which includes:

- Motor Vehicles with no liability insurance in effect at the time of the accident,
- Hit-and-run motor vehicles,
- Motor vehicles insured by insurance companies that deny coverage,
- Motor vehicles insured by insurance companies that become insolvent within 4 years from the date of the accident (this coverage is excess over any obligations assumed by the Missouri Acme Insurance to pay claims),
- An insured motor vehicle when the liability insurer thereof excludes liability coverage to a person who is not a member of your family whose operation of an insured vehicle results in injuries to you or a resident relative, and
- An underinsured motor vehicle which includes a motor vehicle whose liability limits are less than the amount of the damages the insured person is legally entitled to recover.

under your policy, Coverage ST provides you with protection only to the extent of your coverage limits shown on your Policy Declarations for that vehicle. If you are injured in someone else's vehicle, or you are struck as a pedestrian, you may select the highest limits for Coverage ST available on any one vehicle insured under your policy. You pay a reduced rate for non-stacked coverage compared to stacked coverage. With stacked coverage, your Coverage ST limits for each vehicle insured under your policy are added together (stacked) to pay for damages you sustain in an accident. Thus, the Coverage ST limits available to you would automatically change during the policy period if you increase or decrease the number of autos insured under your policy. Please contact your Allstate agent if you would like to change any of your coverage options or if you have any questions about Uninsured Motorists Coverage. Your Allstate agent can help you determine what coverages are available so you can select the coverage of your choice.

(ed. 01/2015)

What Are Your Available Coverage ST Options?

1. You may select Uninsured Motorists Coverage in an amount equal to your limits for Bodily Injury Liability Coverage—Coverage AA.
2. You may select Uninsured Motorists limits which are lower than your Bodily Injury Liability limits.
3. Or, you may reject Uninsured Motorists Coverage.

Non-Stacked and Stacked Coverage Options

Your Policy Declarations show whether you have non-stacked or stacked Uninsured Motorists Coverage.

With non-stacked coverage, your Coverage ST limits (if any) will not be added together to pay for damages you sustain in an accident. Therefore, if you are injured in a vehicle insured