Forms Experts Program

Domain Name:

Uninsured/Underinsured Motorist Coverage Limits Selection/Rejection

Document Control Information

Document Information

|  |  |
| --- | --- |
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1. Functional Domain

Uninsured/Underinsured Motorist Coverage Limits Selection/Rejection

2. Business Justification

State law permits insured to make certain decisions regarding Uninsured /Underinsured Motorists Coverage.

• What is UM or UIM?

Uninsured or underinsured motorist coverage can pay for injuries to you and your passengers and in some locations damage to your property, when there is an accident and the other driver is both legally responsible for the accident and considered "uninsured" or "underinsured."

An uninsured driver is someone who did not have any insurance, had insurance that did not meet state-mandated minimum liability requirements or whose insurance company denied their claim or was not financially able to pay it. A hit-and-run driver also counts as uninsured as it relates to bodily injury (UMBI).

An underinsured driver is someone who met minimum legal financial responsibility requirements, but did not have payment limits high enough to cover the damage they caused. In these cases, UM or UIM can pay you for your damages. It is important to note that uninsured and underinsured motorist protections are separate, although in many states they can or must be purchased together. Underinsured Motorist coverage is designed to cover the gap between the other person's Liability limits and the amount of your injury expenses, up to the Underinsured Motorist limits you select.

• Why you need it

If you're in an accident and the other driver is uninsured or underinsured, will you be covered? If you have uninsured/underinsured motorist protection (UM/UIM), the answer is probably "yes."

**Example:**

Assume that Driver A is seriously injured in an accident caused by the negligence of Driver B. Assume that the fair value of Driver A's personal injury case is $500,000. Assume also that Driver B has liability coverage in the amount of $100,000. If Driver A does not have UIM coverage, he will be under-compensated by $400,000. In other words, he will only be able to recover $100,000 in a case which is worth $500,000. If Driver A has underinsured motorist coverage, that coverage is designed to provide a fund to compensate him above the defendant's liability coverage limit

3. List of forms covered under the domain

| Form No. | State initials | Form Name |
| --- | --- | --- |
| AA52IPAA | PA | Underinsured Motorists Coverage Selection/Rejection |
| AA52IPAB | PA | Underinsured Motorists Coverage-PA Non-Stacked |
| AA52IPAC | PA | Underinsured Motorists Coverage - PA Stacked |
| AA52UPAA | PA | Uninsured Motorists Coverage Selection/Rejection |
| AA52UPAB | PA | Uninsured Motorists Coverage-PA Non-Stacked |
| AA52UPAC | PA | Uninsured Motorists Coverage - PA Stacked |
| AA52KY | KY | Rejection of UM Coverage |
| AA52MD | MD | Notice & Waiver of Increased Limits of Uninsured Motorists |
| AA52CT | CT | Informed Consent Form Uninsured Motorists Coverage |
| AA52CTA | CT | Underinsured Motorists Conversion Coverage Endorsement |
| AA52NY | NY | Supplementary UM/UiM Reject/Elect Lower Limits |
| AACSDC | DC | District of Columbia Coverage Selection/Rejection Form |
| AA52ID | ID | Uninsured Motorist and Underinsured Motorist Disclosure Statement and Rejection of Coverage |
| AADNDE1 | DE | Delaware Motorist Protection Act |

4. Analysis of Business Requirements

## Common Requirements

| Form No. | Form Name | Form Description and its Business Use |
| --- | --- | --- |
| N/A | N/A | N/A |

## State-specific Requirements (if any)

| Form No. | State initials | Form Name | Form Description and its Business Use |
| --- | --- | --- | --- |
| AA52IPAA | PA | Underinsured Motorists Coverage Selection/Rejection | * This document includes general descriptions of coverage and the options available. However, no coverage is provided by this document. * First Named Insured is required to acknowledging their selections before policy can be bound. * Available options * Selection of Underinsured Motorists at limits equal to the limits of Bodily Injury coverage. * Rejection of Underinsured Motorists under the policy. * Rejection of Underinsured Motorists at limits equal to the limits of Bodily Injury coverage. Lower limit is elected. * Rejection of Stacked Underinsured Motorist protection. |
| AA52IPAB | PA | Underinsured Motorists Coverage-PA Non-Stacked | * This form provides details that will inform the insured about the provision of policy. * This form gets generated only when UIM “non-stacked” coverage is purchased or coverage is changed to “non-stacked” * Key points * Coverage is optional * Not available on trailers * If selected, all vehicles, except trailers, on a multi-car policy must have the same limits * Uninsured and Underinsured Motorists coverages are separate limits * Signed form (AA52IPAA 01 13) is required for non-stacking * Stacking of both UM and UIM are permitted; however they do not need to be the same. (ex: UM = Stacked, UIM = Non-Stacked is permitted and visa versa) * Single-car policies must have the option to stack. (cross-policy stacking is permitted) |
| AA52IPAC | PA | Underinsured Motorists Coverage - PA Stacked | * This form provides details that will inform the insured about the provision of policy. * This form gets generated only when UIM “stacked” coverage is purchased or coverage is changed to “stacked” * Key points * Coverage is optional * Not available on trailers * If selected, all vehicles, except trailers, on a multi-car policy must have the same limits * Uninsured and Underinsured Motorists coverages are separate limits * Signed form is (AA52IPAA 01 13) required for stacking * Stacking of both UM and UIM are permitted; however they do not need to be the same. (ex: UM = Stacked, UIM = Non-Stacked is permitted and visa versa). * Single-car policies must have the option to stack. (cross-policy stacking is permitted) |
| AA52UPAA | PA | Uninsured Motorists Coverage Selection/Rejection | * This document includes general descriptions of coverage and the options available. However, no coverage is provided by this document. * First Named Insured is required to acknowledging their selections before policy can be bound.   Available options   * Selection of Uninsured Motorists at limits equal to the limits Bodily Injury coverage. * Rejection of Uninsured Motorists under the policy. * Rejection of Uninsured Motorists at limits equal to the limits of Bodily Injury coverage. Lower limit is elected. * Rejection of Stacked Uninsured Motorist protection. |
| AA52UPAB | PA | Uninsured Motorists Coverage-PA Non-Stacked | * This form provides details that will inform the insured about the provision of policy. * This form gets generated only when UIM “non-stacked” coverage is purchased or coverage is changed to “non-stacked” * Key points * Coverage is optional * Not available on trailers * If selected, all vehicles, except trailers, on a multi-car policy must have the same limits * Uninsured and Underinsured Motorists coverages are separate limits * Signed form (AA052UPA 01 13) is required for non-stacking * Stacking of both UM and UIM are permitted; however they do not need to be the same. (ex: UM = Stacked, UIM = Non-Stacked is permitted and visa versa) * Single-car policies must have the option to stack. (cross-policy stacking is permitted) |
| AA52UPAC | PA | Uninsured Motorists Coverage - PA Stacked | * This form provides details that will inform the insured about the provision of policy. * This form gets generated only when UIM “stacked” coverage is purchased or coverage is changed to “stacked” * Key points * Coverage is optional * Not available on trailers * If selected, all vehicles, except trailers, on a multi-car policy must have the same limits * Uninsured and Underinsured Motorists coverages are separate limits * Signed form is required for non-stacking * Stacking of both UM and UIM are permitted; however they do not need to be the same. (ex: UM = Stacked, UIM = Non-Stacked is permitted and visa versa). * Single-car policies must have the option to stack. (cross-policy stacking is permitted) |
| AA52KY | KY | Rejection of UM Coverage | * Key points * Uninsured Motorists and Underinsured Motorists (UIM) coverage are NOT provided together. Uninsured Motorists coverage is required unless rejected in writing. * If the insured elects to reject UM, the insured must sign and return a reject form. * **If the insured selects UM and UIM lower than BI, form is not required**. * **Failure to return this signed and completed form will result in the addition to my policy of uninsured motorists bodily injury coverage with limits equal to my liability bodily injury limits** * **Underinsured Motorists may be rejected but a rejection form is not required. Hence, there is no UIM rejection form**. * Coverage limits offers are equal to the Bodily Injury limits and cannot exceed the Bodily Injury limits. * UM and/or UIM limits must be equal to or less than the Bodiy Injury limits – User should **not** be able to select UM and/or UIM BI limits that exceed the BI liability limits * If selected, All vehicles, except for Trailers, on a Multi-Car policy must have the same limits * This coverage is not available on Trailers |
| AA52MD | MD | Notice & Waiver of Increased Limits of Uninsured Motorists | * Mandatory Coverage * Maryland law requires that every insurer writing private passenger motor vehicle liability insurance provide Uninsured Motorists Coverage in an **amount equal to the amount of liability limits provided under the policy, unless waived by the first named insured** * Maryland law also requires that a policy have at least a minimum amount of coverage for both liability and Uninsured Motorists Coverage which is $**30,000 per person/$60,000 per accident for bodily injury and $15,000 per accident for property damage** * Confirmation is required; signature is required on this form |
| AA52CT | CT | Informed Consent Form  Uninsured Motorists Coverage | * Selection of Uninsured/Underinsured Motorist Coverage (UM/UIM) or Underinsured Motorist Conversion coverage (UIMC) is **mandatory and cannot be rejected.** * Both UM and UIM coverage are **provided together**. * Insured must elect one option – UM/UIM Coverage **OR** UIMC coverage |
| AA52CTA | CT | Underinsured Motorists Conversion Coverage Endorsement | * Mandatory Coverage * THERE IS NO PHYCIAL FORM. ALL LANGUAGE IS CONTAINED IN THE POLICY CONTRACT * This endorsement is included in the policy contract. It states if the insured selects UIM conversion the definition of UIM is changed |
| AA52NY | NY | Supplementary UM/UiM Reject/Elect Lower Limits | * Optional Coverage * Supplementary Uninsured Motorist/Underinsured Motorist (SUM) coverage is optional and provides both UM and UIM. * If the insured selects limits lower than BodiIy Injury, the insured must sign and return a rejection form. |
| AACSDC | DC | District of Columbia Coverage Selection/Rejection Form | * UM is Mandatory and UIM is Optional Coverage * This form provides details that will inform the insured about the provision of policy. * However, no coverage is provided by this document * District of Columbia law requires Insurance company to Offers **optional** Personal Injury Protection Coverage Selection/Rejection |
| AA52ID | ID | Uninsured Motorist and Underinsured Motorist Disclosure Statement and Rejection of Coverage | * Idaho law requires that every auto liability insurance policy include Uninsured Motorists (UM) coverage and Underinsured Motorists (UIM) bodily injury coverage * Unless a named insured has rejected these coverages in writing. * Optional Coverage |
| AADNDE1 | DE | Delaware Motorist Protection Act | * UNINSURED/UNDER-INSURED VEHICLE COVERAGE is one of the coverage listed on this form * Optional Coverage * Form needs to completed if named insured rejected uninsured/underinsured motor vehicle coverage (um/uim) or * Form needs to completed if named insured elected to purchase limits of uninsured/underinsured motorist coverage that are lower than the bodily injury liability limits they purchased. |

## Related Change Requests (if any)

| CR No. | CR Name | States Impacted | CR Description and its Business Use |
| --- | --- | --- | --- |
| N/A | N/A | N/A | N/A |

5. Key Understanding of Design requirements, (form wise)

## AA52IPAA Underinsured Motorists Coverage Selection/Rejection

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | No | N/A | |
| Documents | Yes | Document Available for Printing section  Default button is “Yes” | |
| GODD | Yes | Present in “Quote consolidated view” and “ Policy consolidated view” | |
| Related UW Rule/Task | Yes | Rule # - 200037, Task # - 200037T | |

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-115PA AA52IPAA Underinsured Motorists Coverage Selection-Rejection   * 880-115 - Document Contents - UIM Reject/Elect Lower Limits * 880112 - New Business Document – Pennsylvania Underinsured Motorists Coverage Selection/Rejection (Light Story) * 880-113 - Endorsement - Pennsylvania Underinsured Motorists Coverage Selection/Rejection |
| Documents Page | 880-830PA Consolidated Form Stories - Document Page   * 880-023 - Documents Page - Business Rules - Documents available for printing section * 880-024 - Documents Page - Business Rules - Required for bind section * 880-029 Documents Page - Tasks and override rules for documents for Required to Bind and Required to issue documents * 580-028PA Override Rules - Documents Page * 880-030PA Documents Page - Continue Button Rules |
| GODD Page | 880-840PA Consolidated Form Stories - GODD Page   * 880-220 - Generate On Demand Documents Page - Documents that can appear on the page * 880-221 - Generate On Demand Documents Page - Business Rules - available documents * 880-102 - Generate On Demand |
| Forms Page | N/A |
| RFI | 880-860PA - Consolidated Form Stories - RFI   * 880-118 - RFI Document - UIM Reject Elect Lower Limits |
| Packet/Print Story | 880-880PA Consolidated Form Stories - PRINTED Forms - Packets - Sequence   * 880-199PA - Endorsement |

### Signature Rules(if any)

* Signature lines will always be blank
* @Bind - Signatures are required before the policy can be bound

### Document Content and Applicable Triggers

* Always generated at Bind (at time policy is bound)
* Conditionally generated at Amendment

If UIMBI election is changed, in any of the noted categories, or a newly added vehicle is added via a mid-term endorsement transaction then system generate form with new election(s) ONLY if **signatures were not obtained** before the transaction was bound

**Categories**:

* Elected Equal to Bodily Injury (BI), or
* Rejected, or
* Limits elected lower than Bodily Injury or
* Rejection of Stacked UIMBI.
* Document **DOES NOT generate** as part of the of the **New Business** packet and at time of **renewal** offer transaction

### Key Pointers to keep in mind

* Document will be available always on Document Page for local print as signatures are required before the policy can be bound.
* eFolder: Yes
* Central Print: Yes
* First Named Insured is required to acknowledging their selections before policy can be bound

### References to Documents

### 5.1.6.1 Form Templates and US/VC documents:

* [AA52IPAA 01 13](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-115PA_AA52IPAA_Underinsured_Motorists_Coverage_Selection-Rejection)

#### 5.1.6.2 Form Assessments:

* [AA52IPAA 01 13 Underinsured Motorists Coverage Selection Rejection - PA Forms Assessment\_v2.0](https://er62.deloitteonline.com/eRoomReq/Files/DTTAME24/AAANCNU/0_ac7d8/AA52IPAA%2001%2013Underinsured%20Motorists%20Coverage%20Selection%20Rejection%20-%20PA%20Forms%20Assessment_v2.0.doc)

## AA52IPAB Underinsured Motorists Coverage-PA Non-Stacked

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | Yes | Policy Endorsements section | |
| Documents | | No | N/A | |
| GODD | | No | N/A | |
| Related UW Rule/Task | | No | N/A | |

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-714PA Underinsured Motorists Coverage-PA Non-Stacked   * 880-714PA - Document Content - Underinsured Motorists Coverage-PA Non-Stacked * 880-714PA - New Business Document - Underinsured Motorists Coverage-PA Non-Stacked * 880-714PA - Endorsement Document - Underinsured Motorists Coverage-PA Non-Stacked * 880-714PA - Renewal Document - Underinsured Motorists Coverage-PA Non-Stacked |
| Documents Page | * N/A |
| GODD Page | * N/A |
| Forms Page | 880-820PA Forms Page Combo US-VC Template   * 070-245 Forms Page - Policy Rules |
| RFI | N/A |
| Packet/Print Story | 880-880PA Consolidated Form Stories - PRINTED Forms - Packets - Sequence   * 880-199PA - Endorsement * 880-239PA - New Business |

### Signature Rules(if any)

* N/A

### Document Content and Applicable Triggers

* Conditionally generated at New Business and Amendment

@ New Business –

* If UIM “non-stacked” coverage is purchased

@ Amendment –

* If UIM “non-stacked” coverage is newly purchased or coverage is changed to “non-stacked” via a mid-term endorsement transaction

### Key Pointers to keep in mind

* Not required to bind
* Form number must attach on New Business / Amended / Renewal DEC in the FORMS & ENDORSEMENTS section if coverage is afforded.
* If UIM “non-stacked” coverage is removed via a mid-term endorsement from all vehicles (no vehicle meets the condition) then the form number will no longer attach to the Amended DEC in the FORMS & ENDORSEMENTS section
* eFolder: Yes
* Central Print: Yes
* This is a 3 page document and will print duplex when through central print.
* Company header information displays only on the first page
* This is a coverage form not a waiver

### References to Documents

#### 5.2.6.1 Form Templates and US/VC documents:

* [AA52IPAB 01 13](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-714PA_-_AA52IPAB_Underinsured_Motorists_Coverage-PA_Non-Stacked)

#### 5.2.6.2 Form Assessments:

* [AA52IPAB 01 13Underinsured Motorists Coverage-PA Non-Stacked - PA Forms Assessment\_v2.0](https://er62.deloitteonline.com/eRoomReq/Files/DTTAME24/AAANCNU/0_ac7dd/AA52IPAB%2001%2013Underinsured%20Motorists%20Coverage-PA%20Non-Stacked%20-%20PA%20Forms%20Assessment_v2.0.doc)

## AA52IPAC Underinsured Motorists Coverage - PA Stacked

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | Yes | Policy Endorsements section | |
| Documents | | No | N/A | |
| GODD | | No | N/A | |
| Related UW Rule/Task | | No | N/A | |

### Impacted Stories

| Type | Story # *(enter story # or N/A if form doesn’t require update to state specific story. Any legacy EKM story #s within the listed combo templates should be included in the story writing analysis)* |
| --- | --- |
| Form Content & Triggers | 880-715PA Underinsured Motorists Coverage - PA Stacked   * 880-715PA Document Contents - Underinsured Motorists Coverage-PA Stacked * 880-715PA New Business Document - Underinsured Motorists Coverage-PA Stacked * 880-715PA Endorsement Document - Underinsured Motorists Coverage-PA Stacked * 880-715PA Renewal Document - Underinsured Motorists Coverage-PA Stacked |
| Documents Page | * N/A |
| GODD Page | * N/A |
| Forms Page | 880-820PA Forms Page Combo US-VC Template   * 070-245 Forms Page - Policy Rules |
| RFI | N/A |
| Packet/Print Story | 880-880PA Consolidated Form Stories - PRINTED Forms - Packets - Sequence   * 880-199PA - Endorsement * 880-239PA - New Business |

### Signature Rules(if any)

* N/A

### Document Content and Applicable Triggers

* Conditionally generated at New Business and Amendment

@ New Business –

* If UIM “stacked” coverage is purchased

@ Amendment –

* If UIM “stacked” coverage is newly purchased or coverage is changed to “stacked” via a mid-term endorsement transaction

### Key pointers to keep in mind

* Not required to bind
* Form number must attach on New Business / Amended / Renewal DEC in the FORMS & ENDORSEMENTS section if coverage is afforded.
* If UIM “stacked” coverage is removed via a mid-term endorsement from all vehicles (no vehicle meets the condition) then the form number will no longer attach to the Amended DEC.
* eFolder: Yes
* Central Print: Yes
* This is a 4 page document and will print duplex when through central print.
* Company header information displays only on the first page
* This is a coverage form not a waiver

### References to Documents

#### 5.3.6.1 Form Templates and US/VC documents:

* [AA52IPAC 01 13](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-715PA_-_AA52IPAC_Underinsured_Motorists_Coverage_-_PA_Stacked)

#### 5.3.6.2 Form Assessments:

* [AA52IPAC 01 13Underinsured Motorists Coverage - PA Stacked - PA Forms Assessment\_v2.0](https://er62.deloitteonline.com/eRoomReq/Files/DTTAME24/AAANCNU/0_ac7e2/AA52IPAC%2001%2013Underinsured%20Motorists%20Coverage%20-%20PA%20Stacked%20-%20PA%20Forms%20Assessment_v2.0.doc)

## AA52UPAA Uninsured Motorists Coverage Selection/Rejection

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | No | N/A | |
| Documents | | Yes | Document Available for Printing section - Default button is “Yes” | |
| GODD | | Yes | Present in “Quote consolidated view” and “Policy consolidated view” | |
| Related UW Rule/Task | | Yes | Rule # - 200037, Task # - 200037T | |

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-101PA - AA52UPAA Uninsured Motorists Coverage Selection-Rejection   * 880-101PA - Document Content - Pennsylvania Uninsured Motorists Coverage Selection/Rejection * 880-211PA - Endorsement - Pennsylvania Uninsured Motorists Coverage Selection/Rejection |
| Documents Page | 880-830KY Consolidated Form Stories - Document Page   * 880-023 - Documents Page - Business Rules - Documents available for printing section * 880-024 - Documents Page - Business Rules - Required for bind section * 880-029 Documents Page - Tasks and override rules for documents for Required to Bind and Required to issue documents * 580-028PA Override Rules - Documents Page * 880-030PA Documents Page - Continue Button Rules |
| GODD Page | 880-840PA Consolidated Form Stories - GODD Page   * 880-220PA - Documents appearing on GODD page * 880-221PA - Available documents-Business rules * 880-102PA - GODD - Pennsylvania Uninsured Motorists Coverage Selection/Rejection |
| Forms Page | * N/A |
| RFI | 880-860PA - Consolidated Form Stories - RFI   * 880-062 - RFI - Pennsylvania Uninsured Motorists Coverage Selection/Rejection |
| Packet/Print Story | 880-880PA Consolidated Form Stories - PRINTED Forms - Packets - Sequence   * 880-199PA - Endorsement |

### Signature Rules(if any)

* Signature lines will always be blank
* @Bind - Signatures are required before the policy can be bound

### Document Content and Applicable Triggers

* Always generated at Bind (at time policy is bound)
* Document **DOES NOT generate** as part of the of the **New Business** packet and at time of renewal offer transaction
* Conditionally generated at Amendment

If UMBI election is **changed**, in any of the **noted categories**, or a **newly added** vehicle is added via a mid-term endorsement transaction then system generate form with new election(s) ONLY if **signatures were not obtained** before the transaction was bound

**Categories**:

* Elected Equal to Bodily Injury (BI), or
* Rejected, or
* Limits elected lower than Bodily Injury or
* Rejection of Stacked UMBI.

### Key pointers to keep in mind

* Document will be available always on Document Page for local print as signatures are required before the policy can be bound.
* System will place the “X” mark in the appropriate selection box on form when UMBI coverage is equal to BI or Rejected or UMBI coverage election is lower than the BI
* First Named Insured is required to acknowledging their selections before policy can be bound

### References to Documents

#### 5.4.6.1 Form Templates and US/VC documents:

* [AA52UPAA 01 13](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-101PA_-_AA52UPAA_Uninsured_Motorists_Coverage_Selection-Rejection)

#### 5.4.6.2 Form Assessments:

* [AA52UPAA 01 13Uninsured Motorists Coverage Selection Rejection - PA Forms Assessment\_v2.0](https://er62.deloitteonline.com/eRoomReq/Files/DTTAME24/AAANCNU/0_ac7e7/AA52UPAA%2001%2013Uninsured%20Motorists%20Coverage%20Selection%20Rejection%20-%20PA%20Forms%20Assessment_v2.0.doc)

## AA52UPAB Uninsured Motorists Coverage-PA Non-Stacked

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | Yes | Policy Endorsements section | |
| Documents | | No | N/A | |
| GODD | | No | N/A | |
| Related UW Rule/Task | | No | N/A | |

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-716PA Uninsured Motorists Coverage-PA Non-Stacked   * 880-716PA - Document Contents - Uninsured Motorists Coverage-PA Non-Stacked * 880-716PA - New Business Document - Uninsured Motorists Coverage-PA Non-Stacked * 880-716PA - Endorsement Document - Uninsured Motorists Coverage-PA Non-Stacked * 880-714PA - Renewal Document - Uninsured Motorists Coverage-PA Non-Stacked |
| Documents Page | * N/A |
| GODD Page | * N/A |
| Forms Page | 880-820PA Forms Page Combo US-VC Template   * 070-245 Forms Page - Policy Rules |
| RFI | * N/A |
| Packet/Print Story | 880-880PA Consolidated Form Stories - PRINTED Forms - Packets - Sequence   * 880-199PA - Endorsement * 880-239PA - New Business |

### Signature Rules(if any)

* N/A

### Document Content and Applicable Triggers

* Conditionally generated at New Business and Amendment

@ New Business –

* If UIM “non-stacked” coverage is purchased

@ Amendment –

* If UIM “non-stacked” coverage is newly purchased or coverage is changed to “non-stacked” via a mid-term endorsement transaction

### Key pointers to keep in mind

* Not required to bind
* Form number must attach on New Business / Amended / Renewal DEC in the FORMS & ENDORSEMENTS section **if coverage is afforded**.
* If UM “**non-stacked**” coverage is **removed** via a mid-term endorsement from all vehicles (no vehicle meets the condition) then the form number will **no longer** attach to the Amended DEC in the FORMS & ENDORSEMENTS section
* This is a coverage form not a waiver

### References to Documents

#### 5.5.6.1 Form Templates and US/VC documents:

* [AA52UPAB 01 13](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-716PA_-_AA52UPAB_Uninsured_Motorists_Coverage-PA_Non-Stacked)

#### 5.5.6.2 Form Assessments:

* [AA52UPAB 01 13Uninsured Motorists Coverage-PA Non-Stacked - PA Forms Assessment\_v3.0](https://er62.deloitteonline.com/eRoomReq/Files/DTTAME24/AAANCNU/0_aee5f/AA52UPAB%2001%2013Uninsured%20Motorists%20Coverage-PA%20Non-Stacked%20-%20PA%20Forms%20Assessment_v3.0.doc)

## AA52UPAC Uninsured Motorists Coverage - PA Stacked

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | Yes | Policy Endorsements section | |
| Documents | | No | N/A | |
| GODD | | No | N/A | |
| Related UW Rule/Task | | No | N/A | |

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-717PA - AA52UPAC Uninsured Motorists Coverage - PA Stacked   * 880-717PA Document Contents - Uninsured Motorists Coverage-PA Stacked * 880-717PA New Business Document - Uninsured Motorists Coverage-PA Stacked * 880-717PA Endorsement Document - Uninsured Motorists Coverage-PA Stacked * 880-717PA Renewal Document - Uninsured Motorists Coverage-PA Stacked |
| Documents Page | * N/A |
| GODD Page | * N/A |
| Forms Page | 880-820PA Forms Page Combo US-VC Template   * 070-245 Forms Page - Policy Rules |
| RFI | N/A |
| Packet/Print Story | 880-880PA Consolidated Form Stories - PRINTED Forms - Packets - Sequence   * 880-199PA - Endorsement * 880-239PA - New Business |

### Signature Rules(if any)

* N/A

### Document Content and Applicable Triggers

* Conditionally generated at New Business and Amendment

@ New Business –

* If UIM “**stacked**” coverage is **purchased**

@ Amendment –

* If UIM “**stacked**” coverage is **newly purchased** or coverage is **changed** to “stacked” via a mid-term endorsement transaction

### Key pointers to keep in mind

* Not required to bind
* Form number **must attach** on New Business / Amended / Renewal DEC in the FORMS & ENDORSEMENTS section **if coverage is afforded**.
* If UM “stacked” coverage is **removed** via a mid-term endorsement from all vehicles (no vehicle meets the condition) then the form number will **no longer** **attach** to the Amended DEC.
* This is a coverage form not a waiver

### References to Documents

#### 5.6.6.1 Form Templates and US/VC documents:

* [AA52UPAC 01 13](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-717PA_-_AA52UPAC_Uninsured_Motorists_Coverage_-_PA_Stacked)

#### 5.6.6.2 Form Assessments:

* [AA52UPAC 01 13Uninsured Motorists Coverage - PA Stacked - PA Forms Assessment\_v3.0](https://er62.deloitteonline.com/eRoomReq/Files/DTTAME24/AAANCNU/0_aee64/AA52UPAC%2001%2013Uninsured%20Motorists%20Coverage%20-%20PA%20Stacked%20-%20PA%20Forms%20Assessment_v3.0.doc)

## AA52KY Rejection of UM Coverage

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | Yes | “Policy Forms section” | |
| Documents | | Yes | Required to Bind Section - Default button selected is “Not Signed”  Document Available for Printing section - Default button is “Yes” | |
| GODD | | Yes | Present in “Quote Consolidated View” and “Policy Consolidated View” | |
| Related UW Rule/Task | | Yes | UW Rule 200201 /Task 300202T related if Document value is “Not Signed” in “Required to Bind” section of ‘Documents Page’ | |

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-254KY Consolidated Form Content and Triggers- Rejection of Uninsured Motorists Coverage   * 880-254KY New Business Triggers - Rejection of Uninsured Motorists Coverage * 880-211KY Endorsement Triggers - Rejection of Uninsured Motorists Coverage * 880-412KY Renewal Triggers - Rejection of Uninsured Motorists Coverage |
| Documents Page | 880-830KY Consolidated Form Stories - Document Page   * 880-021KY - Bind Field Validation * 880-020KY - Printing Field Validation * 880-030KY - Documents Page - Continue Button Rules * 880-029KY - Tasks and Override Rules * 580-028KY - Override Rules - Documents Page |
| GODD Page | 880-840KY Consolidated Form Stories - GODD Page   * 880-220KY - Documents appearing on GODD page * 880-221KY - Available documents-Business rules * 880-102KY - 'Generate On Demand Document'- Rejection of Uninsured Motorists Coverage |
| Forms Page | 880-820KY Consolidated Form Stories - Forms Page   * 070-245KY - Policy Rules |
| RFI | 880-860KY Consolidated Form Stories – RFI   * 880-062KY RFI Document - Rejection of Uninsured Motorists Coverage |
| Packet/Print Story | 880-880KY Consolidated Form Stories - PRINTED Forms - Packets – Sequence   * 880-199KY - Endorsement |

### Signature Rules(if any)

* If the insured elects to reject UM, the insured must sign and return a reject form.
* Parent or Legal Guardian signature is required if Named Insured-Applicant is under age 18
* All signature lines will be blank; form to be signed at time of bind

### Document Content and Applicable Triggers

* Conditionally generated at Bind

@ Bind –

* If UM coverage is rejected then make form available on Document Page for local print to obtain insured signature.

@ New Business –

* Form **DOES NOT** generate and is **not** part of the New Business packet.
* If UM coverage has been **rejected** then form number **must attach** on DEC page.

@ Amendment –

* Form DOES NOT generate and is not part of the Amendment packet.
* If UM coverage continues to be rejected then form number **must attach** on DEC page
* If by a mid-term transaction the UM coverage **is rejected** form DOES NOT generate as part of the Amendment packet. Form number will **attach** on DEC page
* If by a mid-term transaction UM coverage is endorsed to **not be rejected** then form number will **no longer attach** on the DEC page in the FORMS & ENDORSEMENT section

@ Renewal Offer

* If UM coverage **remains rejected at time of renewal** then NO physical form will generate with the Renewal Offer packet. Form number will **continue** to attach on the Renewal DEC page

### Key pointers to keep in mind

• If the insured elects to reject UM, the insured must sign and return a reject form

• UIM may be rejected but a rejection form is not required. Hence, there is no UIM rejection form

• This coverage is not available on Trailers

### References to Documents

#### 5.7.6.1 Form Templates and US/VC documents:

* [AA52KY 02 1406032013](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-254KY_-_New_Business_Document_-_UM_UIM_Reject_Elect_Lower_Limits)

#### 5.7.6.2 Form Assessments:

* [KYF09\_ AA52KY\_ Rejection of Uninsured Motorists Coverage\_v1.0](https://er62.deloitteonline.com/eRoomReq/Files/DTTAME24/AAANCNU/0_b8162/KYF09_%20AA52KY_%20Rejection%20of%20Uninsured%20Motorists%20Coverage_v1.0.doc)

## AA52MD Notice & Waiver of Increased Limits of Uninsured Motorists

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | Yes | “Policy Forms section” | |
| Documents | | Yes | Required to Bind Section - Default button selected is “Not Signed”  Document Available for Printing section - Default button is “Yes” | |
| GODD | | Yes | Present in “Quote Consolidated View” and “Policy Consolidated View” | |
| Related UW Rule/Task | | Yes | UW Rule 200201 /Task 300202T related if Document value is “Not Signed” in “Required to Bind” section of ‘Documents Page’ | |

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-101MD Form Content and Triggers - Maryland Notice And Waiver Of Increased Limits Of Uninsured Motorists Coverage   * 880-101MD - Document Contents - UM Reject/Elect Lower Limits * 880-254MD - New Business Document - Maryland Notice And Waiver Of Increased Limits Of Uninsured Motorists Coverage * 880-211MD - Endorsement Document - Maryland Notice And Waiver Of Increased Limits Of Uninsured Motorists Coverage - Endorsement * 880-412MD - Renewal Document - Maryland Notice And Waiver Of Increased Limits Of Uninsured Motorists Coverage |
| Documents Page | 880-830MD Consolidated Form Stories - Document Page   * 880-021MD - Bind Field Validation * 880-020MD - Printing Field Validation * 880-030MD - Documents Page - Continue Button Rules * 880-029MD - Tasks and Override Rules * 580-028MD - Override Rules - Documents Page |
| GODD Page | 880-840MD Consolidated Form Stories - GODD Page   * 880-220MD - Documents appearing on GODD page * 880-221MD - Available documents-Business rules * 880-102MD - 'Generate On Demand Document'- Maryland Notice And Waiver Of Increased Limits Of Uninsured Motorists Coverage |
| Forms Page | 880-820MD Forms Page Combo US-VC Template   * 070-245MD - Forms Page - Policy Rules |
| RFI | 880-860MD Consolidated Form Stories – RFI   * 880-062MD RFI Document - Maryland Notice And Waiver Of Increased Limits Of Uninsured Motorists Coverage |
| Packet/Print Story | 880-880MD Consolidated Form Stories - PRINTED Forms - Packets – Sequence   * 880-199MD – Endorsement * 880-239MD – New Business |

### Signature Rules(if any)

* Signature line should be blank at the time of ‘Point-of-Sale’ and Ad-hoc generation so insured can sign.
* Signature line will print “SIGNATURE ON FILE’ if signature was obtained at time of transaction.
* If signature(s) was not obtained at time of transaction then print the form with blank signature lines

### Document Content and Applicable Triggers

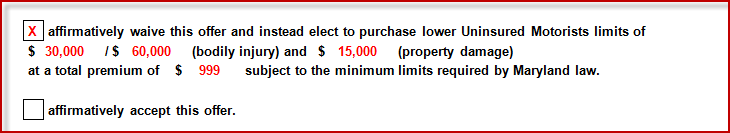
* Always generated at **New business** and Form number must attach on New Business DEC page
* Conditionally generated at Amendment

@ Amendment –

* If UM coverage **election is changed** viaa mid-term endorsement transaction then system **generates** form with the **newly elected limits** and Form number must attach on Amended DEC page

### Key pointers to keep in mind

* RFI should get generated If signature(s) was not obtained at time of sale
* NO physical form will generate at time of renewal offer
* Placement of “X” mark (User selection of UM limits)
* Section 1: System will “X” the box if lower limits that BI/PD have been elected.
* Section 2: System will “X” this box if UM limit is equal to BI/PD (I.e. Accepting Defaulted Offer)



* Mandatory Coverage
* Coverage limits offers are equal to the Bodily Injury limits and cannot exceed the Bodily Injury limits
* Maryland law also **requires** that a policy have at **least a minimum amount** of coverage for both liability and UM Coverage which is $30,000 per person/$60,000 per accident for bodily injury and $15,000 per accident for property damage
* Confirmation is required

### References to Documents

#### 5.8.6.1 Form Templates and US/VC documents:

* [AA52MD\_\_03\_13](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-101MD_-_Document_Contents_-_UM_Reject/Elect_Lower_Limits)

#### 5.8.6.2 Form Assessments:

* [MDF06 Notice and Waiver of increased Limits of Uninsured Motorist Coverage](https://er62.deloitteonline.com/eRoomReq/Files/DTTAME24/AAANCNU/0_b2140/MDF06%20Notice%20and%20Waiver%20of%20increased%20Limits%20of%20Uninsured%20Motorist%20Coverage.docx)

## AA52CT Informed Consent Form Uninsured Motorists Coverage

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | Yes | “Policy Forms section” | |
| Documents | | Yes | Required to Bind Section - Default button selected is “Not Signed”  Document Available for Printing section - Default button is “Yes” | |
| GODD | | Yes | Present in “Quote Consolidated View” and “Policy Consolidated View” | |
| Related UW Rule/Task | | Yes | UW Rule/Task related if Document value is “Not Signed” in “Required to Bind” section of ‘Documents Page’  <https://ekmaaa.exigenservices.com/EKMWiki/img_auth.php/4/4d/Common_Library_product_Rules_and_State_Deltas_01_23_13.xlsx> | |

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-254CT Consolidated Form Content and Triggers- Informed Consent Form-Uninsured Motorists Coverage   * 880-254CT New Business Triggers - Informed Consent Form-Uninsured Motorists Coverage * 880-211CT Endorsement Triggers - Informed Consent Form-Uninsured Motorists Coverage * 880-412CT Renewal Triggers - Informed Consent Form-Uninsured Motorists Coverage |
| Documents Page | 880-830CT Consolidated Form Stories - Document Page   * 880-024CT - Documents page - Business Rules - Required for bind section * 880-023CT - Documents Page – Business Rules – Documents available for printing section * 880-030CT - Documents Page - Continue Button Rules * 880-029CT - Tasks and Override Rules * 580-028CT - Override Rules - Documents Page |
| GODD Page | 880-840CT Consolidated Form Stories - GODD Page   * 880-220CT - Documents appearing on GODD page * 880-221CT - Available documents-Business rules * 880-102NY - 'Generate On Demand Document'- Informed Consent Form-Uninsured Motorists Coverage |
| Forms Page | 880-820CT Consolidated Form Stories - Forms Page   * 070-245CT - Policy Rules |
| RFI | 880-860CT Consolidated Form Stories – RFI   * 880-062CT RFI Document - Informed Consent Form-Uninsured Motorists Coverage |
| Packet/Print Story | 880-880 Consolidated Form Stories - PRINTED Forms - Packets - Sequence - DCS mapping - BFC specs   * 880-239CT - New Business * 880-199CT – Endorsement |

### Signature Rules(if any)

* Insured must sign this form when making an election at time of bind
* “SIGNATURE ON FILE” will display if signed at time of bind
* Signature line is blank
* Form to be signed at time of bind (Point of Sale)
* If signature was not obtained at bind (NB and END)

### Document Content and Applicable Triggers

* Form will **NOT generate** at time of **renewal** and will not be included in the Renewal Offer packet

**@ Renewal -**

* If UM/UIM or UMIC continues to be less than the BI Limit then form number will attach on the Renewal DEC page
* Conditionally generated at New Business, Amendment

**@ Bind –**

* Document must be available always for local print to obtain insured signature no matter what election is made.
* Insured **must** select **either** UM with standard UIM or UM with UIM Conversion Coverage
* System will place an “X” in the elected UM with standard UIM limit or UM with UIM Conversion coverage limit
* Only **one** of the above selections can be made.
* System will place and asterisk (\*) next to each check box **with limits lower than Bodily Injury** limits.

**@ New Business –**

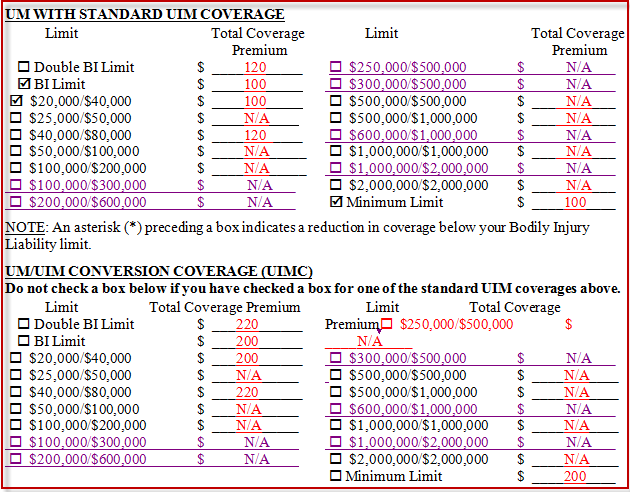
* **If UM/UIM or UIMC is less than Bodily Injury limit** then system generate form and include as part of the of the New Business Packet.
* if UM/UIM or UIMC is **lower BI limit** then form number attaches to the New Business DEC page

**@ Amendment –**

* **If by way of a mid-term endorsement transaction UM/UIM or UIMC is changed AND a signed form has been received from the insured and UM/UIM or UIMC limit elected is lower than then BI limit** then system generate form and include as part of the of the Amendment Packet.
* if UM/UIM or UIMC is **lower BI limit** then form number attaches to the Amended DEC page

### Key pointers to keep in mind

* This coverage is mandatory and cannot be rejected.
* Uninsured Motorist and Underinsured Motorist coverage are provided together.
* Insured must elect one option (I.e. Only **one** of the above selections can be made) –
* Uninsured Motorists with standard Underinsured Motorists Coverage (UM/UIM) OR
* Uninsured Motorists with standard Underinsured Motorists Conversion (UIMC) coverage
* Insured must sign this form when making an election at time of bind.
* Insured may **elect double** the Uninsured Motorists/Underinsured Motorists Coverage or Uninsured Motorists/Underinsured Motorists Conversion coverage.
* If an election is not made, the policy will be issued with equal limits as the Bodily Liability limits on the policy.
* If **more than one box** checked, the policy will be issued with the **higher of the two elections.**
* If no boxes checked for UM with UIM Standard Coverage or UM with UIM Conversion Coverage, the policy will be issued with UM with Standard UIM Coverage **equal to the Bodily Injury Coverage** on the insured’s policy
* System will place and asterisk (\*) next to each check box with **lower limits than Bodily Injury coverage limits** on the insured’s policy



* This coverage is mandatory and cannot be rejected.
* Uninsured Motorist and Underinsured Motorist coverage are provided together
* Only one of the UM with standard UIM limit **or** UM with UIM Conversion coverage limit selection can be made
* Examples for Election of Converge please refer form template

### References to Documents

#### 5.9.6.1 Form Templates and US/VC documents:

* [AA52CT 01 14](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-254CT_-_New_Business_Document_-_UM_UIM_Reject_Elect_Lower_Limits)

#### 5.9.6.2 Form Assessments:

* [CTF07\_AA52CT\_Informed Consent Form-Uninsured Motorists Coverage](https://er62.deloitteonline.com/eRoomReq/Files/DTTAME24/AAANCNU/0_b58d3/CTF07_AA52CT_Informed%20Consent%20Form-Uninsured%20Motorists%20Coverage_v1.0.docx)

## AA52CTA Underinsured Motorists Conversion Coverage Endorsement

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | Yes | Policy Forms section | |
| Documents | | No | N/A | |
| GODD | | No | N/A | |
| Related UW Rule/Task | | No | N/A | |

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-775CT Consolidate Form Triggers- Underinsured Motorist Conversion Coverage Endorsement(AA52CTA)   * 880-775CT - New Business Triggers - Underinsured Motorists Conversion Coverage Endorsement * 880-775CT - Endorsement Triggers - Underinsured Motorists Conversion Coverage Endorsement * 880-775CT - Renewal Triggers - Underinsured Motorists Conversion Coverage Endorsement |
| Documents Page | * N/A |
| GODD Page | * N/A |
| Forms Page | 880-820CT Consolidated Form Stories - Forms Page   * 070-245CT - Policy Rules |
| RFI | * N/A |
| Packet/Print Story | * N/A |

### Signature Rules(if any)

* N/A

### Document Content and Applicable Triggers

* There is no physical form therefore form never gets generated at New business, Endorsement and Renewal

@ Bind –

* There is no physical form therefore is not applicable on the Document or GODD pages

@ New Business –

* If “Underinsured Motorists Conversion Coverage Endorsement” is elected then form number will attach to the New Business DEC page

@ Amendment –

* If “Underinsured Motorists Conversion Coverage Endorsement” is elected via a mid-term endorsement then form number will attach to the Amended DEC page
* If “Underinsured Motorists Conversion Coverage Endorsement” is removed via a mid-term endorsement then form number will NOT attach to the Amended DEC page

@ Renewal –

* If coverage remains at time of renewal offer then form number must attach on Renewal DEC page

### Key pointers to keep in mind

* THERE IS NO PHYSICAL FORM. ALL CONTENT IS INCLUDED IN THE POLICY CONTRACT
* if the insured selects UIM **conversion** then the definition of UIM changes accordingly.

### References to Documents

#### 5.10.6.1 Form Templates and US/VC documents:

* [AA52CTA 01 14](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-775CT_-_Consolidated_Form_Content_and_Triggers_-_Underinsured_Motorists_Conversion_Coverage_Endorsement_-_AA52CTA)

#### 5.10.6.2 Form Assessments:

* [CTF08\_AA52CTA\_Underinsured Motorist Conversion Coverage Endorsement](https://er62.deloitteonline.com/eRoomReq/Files/DTTAME24/AAANCNU/0_b58d8/CTF08_AA52CTA_Underinsured%20Motorist%20Conversion%20Coverage%20Endorsement_v1.0.doc)

## AA52NY Supplementary UM/UiM Reject/Elect Lower Limits

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | Yes | Policy Forms section | |
| Documents | | Yes | Document Available for Printing section - Default button is “Yes” | |
| GODD | | Yes | Present in “Policy consolidated view” and “Quote consolidated view” | |
| Related UW Rule/Task | | Yes | Rule# 200115 / Task# 200115T | |

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-254NY Consolidated Form Content and Triggers - Supplementary Uninsured/Underinsured Motorists Coverage - Rejection or Election of Lower Limits   * 880-254NY New Business Triggers - Supplementary Uninsured/Underinsured Motorists Coverage—Rejection or Election of Lower Limits * 880-211NY Endorsement Triggers - Supplementary Uninsured/Underinsured Motorists Coverage—Rejection or Election of Lower Limits * 880-412NY Renewal Triggers - Supplementary Uninsured/Underinsured Motorists Coverage—Rejection or Election of Lower Limits |
| Documents Page | 880-830NY Consolidated Form Stories - Document Page   * 880-020NY - Documents Page - Field Validation - Documents available for printing * 880-023NY - Documents page - Business Rules - Documents available for printing section * 880-024NY - Documents Page - Business Rules - Required for bind section * 880-029NY - Documents Page - Tasks and override rules for documents for Required to Bind and Required to issue documents * 880-030NY - Documents Page - Rules - Continue Button |
| GODD Page | 880-840NY Consolidated Form Stories - GODD Page   * 880-220NY - Documents appearing on GODD page * 880-221NY - Available documents-Business rules * 880-102NY - 'Generate On Demand Document'- UM UIM Reject Elect Lower Limits Supplementary Uninsured/Underinsured Motorists Coverage—Rejection or Election of Lower Limits |
| Forms Page | 880-820NY Forms Page Combo US-VC Template   * 070-245NY - Forms page - Rules Driver Forms |
| RFI | 880-860NY Consolidated Form Stories – RFI   * 880-062NY RFI Document - Informed Consent Form-Uninsured Motorists Coverage |
| Packet/Print Story | 880-880NY Consolidated Form Stories - PRINTED Forms - Packets - Sequence - DCS mapping - BFC specs   * 880-239NY - New Business * 880-199NY – Endorsement |

### Signature Rules(if any)

* If the insured selects **limits lower than BodiIy Injury**, the insured **must sign** and return a rejection form.
* if the form **has been signed** at time of bind form generates with “**SIGNATURE ON FILE’**
* If form **has not been signed** at time of bind the Signature field is **blank**
* Parent or Legal Guardian signature is required if Named Insured-Applicant is under age 18

### Document Content and Applicable Triggers

* If SUM coverage remains lower than the BI limit or rejected at time of Renewal (Offer) then **NO physical** form will generate

**@ Renewal -**

* If SUM coverage remains lower than the BI limit or rejected at time of Renewal then form number will attach on the Renewal DEC page
* Conditionally generated at New Business and Amendment

**@ New Business –**

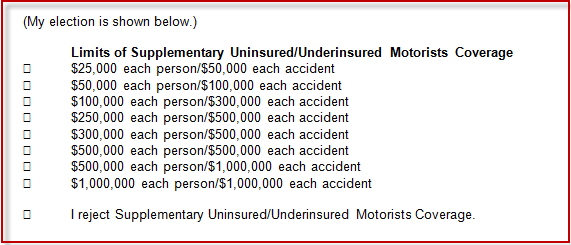
* If SUM coverage election **is lower than BI or rejected** then system generate form as part of New Business packet and form number will attach on the DEC page

**@ Amendment –**

* If by a mid-term transaction the SUM coverage election is ch**anged but still lower than the BI limit**, then form will generate as part of the Amendment packet and Form umber will continue to attach on DEC page
* If by a mid-term transaction the SUM coverage election is **changed to “reject SUM”** , then form will generate as part of the Amendment packet and Form number will continue to attach on DEC page
* If by a mid-term transaction SUM coverage is **endorsed to match Bodily Injury limit** then form is **no longer r**equired and Form number will no longer attach on the DEC page

### Key pointers to keep in mind

* SUM provides broader protection than UM coverage by covering accidents that occur **outside** of NY state
* Placement of **‘X’** symbol in the applicable limits box, It’s the same election limit which is opted by Insurer
* If SUM coverage elected is less than Bodily Injury (BI) limit form generates with “X” in the applicable limits box
* If SUM coverage is rejected form is generates with “X” in the reject box
* Insurer may purchase Supplementary Uninsured/Underinsured Motorists Coverage up to the limits of Liability Coverage that he has selected or he can reject this offer. I.e. Optional Coverage
* if insurer elect lower limits of Supplementary Uninsured/Underinsured Motorists Coverage, the company must receive this signed and completed form showing his election within twenty-one (21) days of his request or the Company will raise my limits of Supplementary Uninsured/Underinsured Motorists Coverage to match the limits of Liability Coverage for bodily injury that insurer has selected. If insurer reject Supplementary Uninsured/Underinsured Motorists Coverage, the company will not allow the rejection until it has received this signed and completed form showing my rejection



### References to Documents

#### 5.11.6.1 Form Templates and US/VC documents:

* [AA52NY 10 13](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-254NY_-_New_Business_Document_-_UM_UIM_Reject_Elect_Lower_Limits)

#### 5.11.6.2 Form Assessments:

* [NYF24\_AA52NY\_Supplementary\_Uninsured\_Underinsured\_Motorist](https://er62.deloitteonline.com/eRoomReq/Files/DTTAME24/AAANCNU/0_b3036/NYF24_AA52NY_Supplementary_Uninsured_Underinsured_Motorist_v1.0_.doc)

## AACSDC District of Columbia Coverage Selection/Rejection Form

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | Yes | Policy Endorsements section | |
| Documents | | Yes | Required to Bind Section - Default button selected is “Not Signed”  Document Available for Printing section - Default button is “Yes” | |
| GODD | | Yes | Present in “Quote consolidated view” and “Policy consolidated view” | |
| Related UW Rule/Task | | Yes | UW Rule /Task related if Document value is “Not Signed” in “Required to Bind” section of ‘Documents Page’  <https://ekmaaa.exigenservices.com/EKMWiki/img_auth.php/4/4d/Common_Library_product_Rules_and_State_Deltas_01_23_13.xlsx> | |

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-733DC Consolidated Form Content and Triggers - District of Columbia Coverage Selection/Rejection Form (AACSDC)   * 880-733DC -Document Contents District of Columbia Coverage Selection/Rejection Form (AACSDC) * 880-733DC - New Business Triggers – District of Columbia Coverage Selection/Rejection Form (AACSDC) * 880-733DC - Endorsement Triggers – District of Columbia Coverage Selection/Rejection Form (AACSDC) * 880-733DC – Renewal Triggers – District of Columbia Coverage Selection/Rejection Form (AACSDC) |
| Documents Page | 880-830DC -Consolidated Form Stories - Documents Page   * 880-020DC - Printing Field Validation * 880-021DC - Bind Field Validation * 880-029DC - Tasks and Override Rules * 580-028DC - Override Rules - Documents Page * 880-030DC - Documents Page - Continue Button Rules |
| GODD Page | 880-840DC Consolidated Form Stories - GODD Page   * 880-220DC - Documents appearing on GODD page * 880-221DC - Available documents-Business rules |
| Forms Page | 880-820DC -Consolidated Form Stories – Forms Page   * 070-244DC - Forms Page – Policy Rules |
| RFI | 880-860DC Consolidated Form Stories – RFI   * 880-860DC RFI - District of Columbia Coverage Selection/Rejection Form |
| Packet/Print Story | 880-880CL Consolidated Form Stories - PRINTED Forms - Packets - Sequence - DCS mapping - BFC specs   * 880-239DC – New Business * 880-199DC – Endorsement * 130-345DC – Renewal |

### Signature Rules(if any)

* Signature lines are **always blank at point-of-sale**
* If minimum limits of $25,000/$50,000 UM and $5,000 PD is selected, **signature is not required**
* If **other than** $25,000/$50,000 UM and $5,000 PD is selected, **signature is required**

### Document Content and Applicable Triggers

* Conditionally generated at New Business and Amendment

**@ New Business –**

* If SUM coverage election **is lower than BI or rejected** then system generate form as part of New Business packet and form number will attach on the DEC page

**@ Amendment –**

* If by a mid-term transaction the SUM coverage election is ch**anged but still lower than the BI limit**, then form will generate as part of the Amendment packet and Form umber will continue to attach on DEC page
* If by a mid-term transaction the SUM coverage election is **changed to “reject SUM”** , then form will generate as part of the Amendment packet and Form number will continue to attach on DEC page
* If by a mid-term transaction SUM coverage is **endorsed to match Bodily Injury limit** then form is **no longer r**equired and Form number will no longer attach on the DEC page

**@ Renewal -**

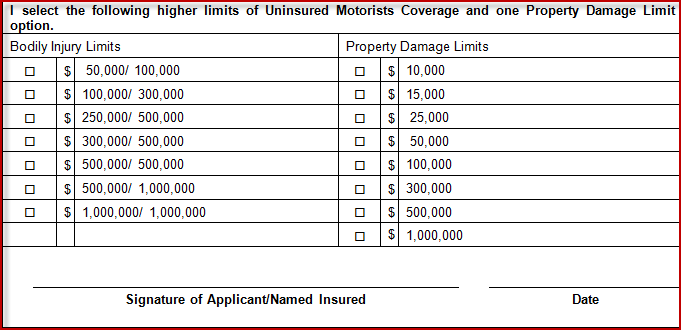
* NO physical form will generate at time of renewal in the Renewal offer packet and Form number will continue to attach on Renewal DEC page

### Key pointers to keep in mind

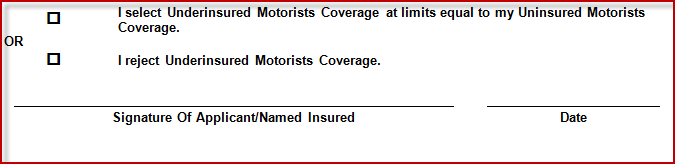
* Policy must include Uninsured Motorists Coverage at limits equal to: $25,000 for each person, subject to $50,000 for each accident with respect to bodily injury, and $5,000 for each accident with respect to property damage, UNLESS insurer select optional higher limits (I.e. Equal to BI Limits)
* If insurer would like to select higher limits for Uninsured Motorists Coverage, then he should indicate his choice by checking the box next to the appropriate item and signing the form.
* Document is ALWAYS applicable as a point-of-sale and is required to be signed by the insured at time of bind
* **District of Columbia law requires Insurance company to Offers optional Personal Injury Protection Coverage Selection/Rejection. PIP provides benefits for medical expense, work loss and funeral expenses for eligible person(s) incurring bodily injury because of auto accident regardless of fault.**
* Insurer may select one or any combination of the 3 coverages and also have the option to reject one or any combination of the 3 coverages
* Medical Expense Benefit
* Work Loss Benefit
* Funeral Expense Benefit
* Placement of ‘X’ symbol

1. Optional Selection Of Higher Uninsured Motorists Coverage Limits

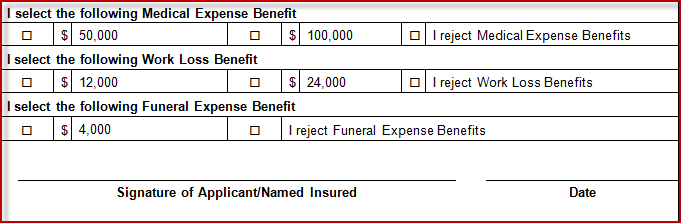
* Only **one** box can be checked in each section where there may be **multiple** options
* System will place an “X” in the appropriate boxes based on the elections made



1. Mandatory Offer Of Underinsured Motorists Coverage



**Personal Injury Protection Coverage Selection/Rejection**



* UM and UIM coverages are provided separately. UM is Mandatory and UIM is optional where insurer may purchase Underinsured Motorists Coverage at limits equal to his Uninsured Motorists Coverage limit(s) or he may reject such coverage
* **Offers optional Personal Injury Protection Coverage Selection/Rejection**

### References to Documents

#### 5.12.6.1 Form Templates and US/VC documents:

* [AACSDC 02 14](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-733DC_-_Consolidated_Form_Content_and_Triggers_-_District_of_Columbia_Coverage_Selection/Rejection_Form_-_AACSDC)

#### 5.12.6.2 Form Assessments:

* [DCF07\_AACSDC\_District of Columbia Coverage SelectionRejection Form](https://er62.deloitteonline.com/eRoomReq/Files/DTTAME24/AAANCNU/0_b99a1/DCF07_AACSDC_District%20of%20Columbia%20Coverage%20SelectionRejection%20Form_v1.0.doc)

## AA52ID Uninsured Motorist and Underinsured Motorist Disclosure Statement and Rejection of Coverage

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | Yes | Policy Forms section | |
| Documents | | Yes | Required to Bind Section - Default button selected is “Not Signed”  Document Available for Printing section - Default button is “Yes” | |
| GODD | | Yes | Present in “Quote Consolidated View” and “Policy Consolidated View” | |
| Related UW Rule/Task | | Yes | UW Rule /Task related if Document value is “Not Signed” in “Required to Bind” section of ‘Documents Page’ | |

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-254ID Consolidated Form Content and Triggers- IDAHO UNINSURED MOTORISTS AND UNDERINSURED MOTORISTS DISCLOSURE STATEMENT AND REJECTION OF COVERAGE   * 880-254ID New Business Triggers - IDAHO UNINSURED MOTORISTS AND UNDERINSURED MOTORISTS DISCLOSURE STATEMENT AND REJECTION OF COVERAGE * 880-211ID Endorsement Triggers - IDAHO UNINSURED MOTORISTS AND UNDERINSURED MOTORISTS DISCLOSURE STATEMENT AND REJECTION OF COVERAGE * 880-412ID Renewal Triggers - IDAHO UNINSURED MOTORISTS AND UNDERINSURED MOTORISTS DISCLOSURE STATEMENT AND REJECTION OF COVERAGE |
| Documents Page | 880-830ID Consolidated Form Stories - Document Page   * 880-024ID - Documents page - Business Rules - Required for bind section * 880-020ID - Printing Field Validation * 880-030ID - Documents Page - Continue Button Rules * 880-029ID - Tasks and Override Rules * 580-028ID - Override Rules - Documents Page |
| GODD Page | 880-840ID Consolidated Form Stories - GODD Page   * 880-220ID - Documents appearing on GODD page * 880-221ID - Available documents-Business rules * 880-102ID - 'Generate On Demand Document'- IDAHO UNINSURED MOTORISTS AND UNDERINSURED MOTORISTS DISCLOSURE STATEMENT AND REJECTION OF COVERAGE |
| Forms Page | 880-820ID Consolidated Form Stories - Forms Page   * 070-245ID - Policy Rules |
| RFI | 880-860ID Consolidated Form Stories – RFI   * 880-860ID RFI Document - IDAHO UNINSURED MOTORISTS AND UNDERINSURED MOTORISTS DISCLOSURE STATEMENT AND REJECTION OF COVERAGE |
| Packet/Print Story | 880-880ID Consolidated Form Stories - PRINTED Forms - Packets – Sequence   * 880-239ID - New Business * 880-199ID - Endorsement |

### Signature Rules(if any)

* If the insured rejects either or both coverages, the form must be signed
* If **lower limits** are **selected**, the form **does not** need to be signed
* Signature line will be blank at Point-of-Sale and Form to be signed at Point-of-Sale (POS) if UM and/or UIM is rejected
* Signature line will print “SIGNATURE ON FILE’ if signature was obtained at time of bind/POS
* If signature was not obtained at time of bind/POS then form will be generated with no signature. Signature line will be blank
* Parent or Legal Guardian signature is required if Named Insured-Applicant is under age 18

### Document Content and Applicable Triggers

* Conditionally generated at New Business and Amendment

**@ New Business –**

* The system will **only generate** the form with the New Business Packet if UM and/or UIM is **rejected** and form number will attach on the DEC page

**@ Amendment –**

* If by a mid-term transaction UM and/or UIM is **rejected**, the form will be generated and Form umber will continue to attach on DEC page

**@ Renewal -**

* NO physical form will generate at time of renewal in the Renewal offer packet and If UM and/or UIM coverage **remains rejected** at time of renewal then Form number will continue to print on the Renewal DEC page

### Key pointers to keep in mind

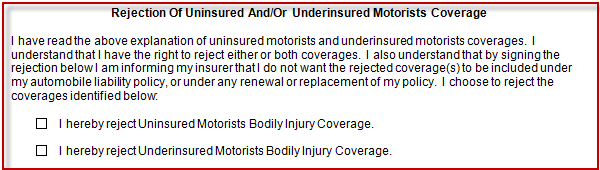
* UM and UIM both are optional coverages
* The Underinsured Motorists and Underinsured Motorists are separate coverages
* If both UM and UIM are selected, the limits must be equal
* All vehicles must have the same UM/UIM limits
* The UM and UIM limit cannot exceed the BI Limit
* The form is provided to the insured regardless if UM and/or UIM is rejected.
* The named insured has the right to reject either or both UM and UIM.
* This form provides two forms of UIM coverage –
* “Difference in Limits” (or “Offset”) Coverage

The policy’s UIM coverage limits are reduced or eliminated by the amount of any damages recovered by any insured, from or on behalf of any underinsured owner(s) or operator(s).

* “Excess” Coverage:

The policy’s UIM coverage limits are not reduced by the amount of damages recovered from any underinsured owner(s) or operator(s). UIM coverage limits are available to pay damages when the insured’s damages exceed what can be recovered from the owner(s) or operator(s) of an underinsured vehicle

* Rejection Of Uninsured And/Or Underinsured Motorists Coverage Snapshot



* Idaho law requires that every auto liability insurance policy includes Uninsured Motorists and/or Underinsured Motorists coverage unless the coverages are rejected in writing.
* Document must be provided at time of bind regardless if UM and/or UIM is rejected
* Form is “Required to Bind” if UM and/or UIM is rejected

### References to Documents

#### 5.13.6.1 Form Templates and US/VC documents:

* [AA52ID 02 14](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-254ID_-_New_Business_Document_-_UM_UIM_Reject_Elect_Lower_Limits)

#### 5.13.6.2 Form Assessments:

* [IDF06\_AA52ID\_ Uninsured Motorist and Underinsured Motorist Disclosure Statement and Rejection of Coverage](https://er62.deloitteonline.com/eRoomReq/Files/DTTAME24/AAANCNU/0_b9ee8/IDF06_%20AA52ID_%20IDAHO%20UNINSURED%20MOTORISTS%20AND%20UNDERINSURED%20MOTORISTS%20_v1.0.doc)

## AADNDE1 Delaware Motorist Protection Act

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | No | N/A | |
| Documents | | Yes | Required to Bind Section - Default button selected is “Not Signed”  Document Available for Printing section - Default button is “Yes” | |
| GODD | | Yes | Present is “Quote consolidated view” and “Policy consolidated view” | |
| Related UW Rule/Task | | Yes | UW Rule 200123/Task 200123T related if Document value is “Not Signed” in “Required to Bind” section of ‘Documents Page’  <https://ekmaaa.exigenservices.com/EKMWiki/img_auth.php/4/4d/Common_Library_product_Rules_and_State_Deltas_01_23_13.xlsx> | |

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-740DE - Consolidated Form Content & Triggers - Delaware Motorists Protection Act Required Statement to Policyholders |
| Documents Page | 880-830DE Consolidated Form Stories - Document Page   * 880-021DE - Bind Field Validation * 880-020DE - Printing Field Validation * 580-028DE - Override Rules - Documents Page * 880-029DE - Tasks and Override Rules * 880-030DE - Documents Page - Continue Button Rules |
| GODD Page | 880880-840DE Consolidated Form Stories - GODD Page   * 880-220DE - Documents appearing on GODD page * 880-221DE - Available documents-Business rules |
| Forms Page | * N/A |
| RFI | 880-860DE Consolidated Form Stories - RFI |
| Packet/Print Story | * N/A |

### Signature Rules(if any)

* Insurer Signature is always required for minimum insurance coverages and UM/UIM (Rejection or Election)
* Agent Signature is also required to confirm that he has explained to the Named Insured:
* The availability of UM/UIM in an amount up to the Bodily Injury limits applied for,
* The cost of the available coverage limits of UM/UIM, and what UM/UIM covers.

### Document Content and Applicable Triggers

* Document is applicable **always** at time of **bind**
* User has ability to generate as required, on an at-will basis, from either the Document or the GODD Page for presentation to insured to obtain a signature
* Document is NOT applicable at time of New Business / Endorsement / Renewal and is not included in the New Business / Amendment / Renewal offer packet
* Form number DOES NOT attach on the New Business / Amended / Renewal DEC page in the FORMS & ENDORSEMENT section

### Key pointers to keep in mind

* **NO UM/UIM specific form in Delaware state.** UM/UIM Coverage is one of the optional coverage listed under AADNDE1 form and this form mainly talks about  **minimum insurance coverages** and **limits of liability under the Delaware Protection Act**
* Uninsured/Underinsured Motorist Coverage is **not mandatory**, but it is required that this coverage be offered all policyholders.
* Document is NOT applicable at time of New Business / Endorsement / Renewal and is not included in the New Business / Amendment / Renewal offer packet
* Uninsured/Underinsured Motorist Coverage is **not mandatory**

### References to Documents

#### 5.13.6.1 Form Templates and US/VC documents:

* [AADNDE1 014](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-740DE_-_Consolidated_Form_Content_and_Triggers_-_Delaware_Motorist_Protection_Act_-_AADNDE1)

#### 5.13.6.2 Form Assessments:

* [DEF08\_AADNDE1\_Delaware Motorists Protection Act REQUIRED STATEMENT TO POLICYHOLDERS](https://er62.deloitteonline.com/eRoomReq/Files/DTTAME24/AAANCNU/0_b3a23/DEF08_AADNDE1_Delaware%20Motorists%20Protection%20Act%20REQUIRED%20STATEMENT%20TO%20POLICYHOLDERS_v1.0.doc)

1. References to Help Documents

* <http://en.wikipedia.org/wiki/Uninsured_motorist_clause>
* <http://www.insurance.com/auto-insurance/explained/why-you-need-uninsuredunderinsured-motorist-coverage.aspx>
* <http://www.insure.com/car-insurance/uninsured.html>
* <http://www.state.nj.us/dobi/ins_ombudsman/wysk3.htm>
* <http://www.all-about-car-accidents.com/resources/auto-accident/auto-insurance-issues/auto-conversion-coverage-connecticut>

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