DMI INSURANCE SERVICES, INC.
Automotive Program Specialists
www.dmi-insurance.com

NAMED INSURED: _____   **EFFECTIVE DATE:** _____

North Carolina law permits you to make certain decisions regarding Uninsured Motorists (UM) Coverage and Underinsured Motorists (UIM) Coverage. This document describes this coverage and the options available and discloses certain limitations.

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

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 coverage you are provided.

OPTIONAL SELECTION OF UNINSURED/UNDERINSURED MOTORISTS COVERAGE LIMITS

Uninsured Motorists Coverage provides insurance protection to an insured for compensatory damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury or property damage caused by an automobile accident. Also included are damages due to bodily injury that result from an automobile accident with a hit-and-run vehicle whose owner or operator cannot be identified.

Underinsured Motorists Coverage provides insurance protection to an insured for compensatory damages which the insured is legally entitled to recover from the owner or operator of an underinsured motor vehicle because of bodily injury caused by an automobile accident.

Unless you select otherwise, your policy will include UM Coverage with limits at least equal to the following limits applicable to any one vehicle insured under your policy that is not a "commercial motor vehicle", as defined in G.S. 20-4.01(3d): (1) the highest bodily injury liability coverage limit with respect to Bodily Injury Uninsured Motorists Coverage; and (2) the highest property damage liability coverage limit with respect to Property Damage Uninsured Motorists Coverage.

Your policy must also include UIM Coverage with limits equal to the limits of UM Bodily Injury Coverage.

You may, however, select optional higher limits for UM Bodily Injury Coverage, up to and including a Combined Single Limit of $1,000,000.

You may also select optional lower limits for UM Bodily Injury Coverage and UM Property Damage Coverage, provided that the limits selected are not less than a Combined Single Limit of $150,000.

"Commercial motor vehicles" as defined in G.S. 20-4.01(3d) includes:

a. A combination of motor vehicles that has a gross combination weight of at least 26,001 pounds and includes as part of the combination a trailer or semitrailer that has a gross vehicle weight of at least 10,001 pounds;

b. A single motor vehicle that has a gross vehicle weight of at least 26,001 pounds;

c. A combination of motor vehicles that includes as part of the combination a towing unit that has a gross vehicle weight of at least 26,001 pounds and a trailer, semitrailer, service or utility trailer that has a gross vehicle weight of less than 10,001 pounds;

d. Any motor vehicle that is designed to transport 16 or more passengers, including the driver; or

e. A motor vehicle transporting hazardous materials and is required to be placarded in accordance with 49 C.F.R. Part 172, Subpart F.

Uninsured/Uninsured Motorists Coverage Selection

I select the following Combined Single Limit for Bodily Injury Uninsured Motorists Coverage, Property Damage Uninsured Motorists Coverage and Underinsured Motorists Coverage:

☐ Combined Single Limit equal to Bodily Injury Liability Combined Single Limit

☐ Combined Single Limit of $ _____

I understand that the coverage selection and limit choices indicated here will apply to all future policy renewals, continuations and changes unless I notify you otherwise in writing.

APPLICANT'S SIGNATURE _____   DATE _____

APPLICANT'S NAME _____   TITLE _____