

# Uninsured Motorist Election Agreement



**F A R M E R S**<sup>®</sup>

Farmers Insurance Exchange

Mid-Century Insurance Company

Truck Insurance Exchange

| District | Agent |
|----------|-------|
|          |       |

| State | Policy Number |  |  |  |  |  |  |
|-------|---------------|--|--|--|--|--|--|
|       |               |  |  |  |  |  |  |

| Effective Date |     |      |
|----------------|-----|------|
| Mo.            | Day | Year |
|                |     |      |

Name \_\_\_\_\_

The California Insurance Code requires an insurer to provide Uninsured Motorist coverage in each bodily injury liability insurance policy it issues covering liability arising out of the ownership, maintenance, or use of a motor vehicle. Such section also permits the insurer and the applicant to delete such coverage completely or to delete such coverage when a motor vehicle is operated by a natural person or persons designated by name, or agree to provide such coverage in an amount less than that required by Subdivision (M) of Section 11580.2 of the Insurance Code, but not less than the financial responsibility requirements.

Uninsured Motorist coverage insures the insured, his or her heirs, or legal representatives for all sums within the limits established by law which such person or persons are legally entitled to recover as damages for bodily injury, including any resulting sickness, disease, or death, to him or her from the owner or operator of an uninsured motor vehicle not owned or operated by the insured, or a resident of the same household.

An uninsured motor vehicle includes an underinsured motor vehicle as defined in Subdivision (P) of Section 11580.2 of the Insurance Code. Underinsured Motorists coverage shall be included in all policies of bodily injury liability insurance providing Uninsured Motorist coverage.

I have been given the opportunity to purchase Uninsured Motorists equal to my limits for bodily injury or death as stated in my policy. Instead I have selected the coverage limits shown below.

I reject Uninsured Motorists coverages in its entirety.

I agree that Uninsured Motorist coverage limits are reduced to \_\_\_\_\_ per person and \_\_\_\_\_ per occurrence.

The coverages indicated above shall apply until I notify the company in writing that a change is desired.

\_\_\_\_\_ Date

\_\_\_\_\_ Insured's Signature