ILLINOIS UNINSURED AND UNDERINSURED MOTORISTS COVERAGE
SELECTION OF LIMITS

UNINSURED AND UNDERINSURED MOTORISTS BODILY INJURY COVERAGE

Illinois Law requires you to purchase Uninsured Motorists Coverage with limits equal to your Bodily Injury Liability Coverage limits unless you select lower limits in writing. The minimum Uninsured Motorists Coverage limits allowed by law are $20,000 per person/$40,000 per accident.

When you select Uninsured Motorists Coverage limits that are greater than $20,000 per person/$40,000 per accident, your policy will automatically include Underinsured Motorists Coverage equal to your Uninsured Motorists Coverage.

Uninsured Motorists Bodily Injury Coverage compensates you or other persons insured under your automobile policy for damages which you are legally entitled to collect for bodily injury or death resulting from an accident caused by an owner or operator of an uninsured or hit-and-run vehicle. For a more detailed explanation of coverage, refer to your policy.

Underinsured Motorists Bodily Injury Coverage compensates you or other persons insured under your automobile policy for damages which you are legally entitled to collect for bodily injury or death resulting from an accident caused by an owner or operator of an underinsured vehicle. For a more detailed explanation of coverage, refer to your policy.

You have three choices:

1. You may select Uninsured Motorists Coverage limits that are equal to your Bodily Injury Liability Coverage limits. If the Uninsured Motorists limits that you select are greater than $20,000/$40,000, your policy will automatically include Underinsured Motorists Coverage.

2. You may select the minimum Uninsured Motorists Coverage limits allowed by law $20,000/$40,000. This minimum limit does not include Underinsured Motorists Coverage.

3. You may select Uninsured Motorists Coverage limits that are less than your Bodily Injury Liability Coverage limits.

Please note that you may not select Uninsured Motorists Coverage limits that are higher than your Bodily Injury Liability limits.

OPTIONAL COVERAGE, ABOVE THE MINIMUM LIMITS, IS AVAILABLE FOR RELATIVELY MODEST PREMIUM INCREASES.

UNINSURED MOTORISTS PROPERTY DAMAGE COVERAGE

If any of your vehicles are not protected by Collision Coverage, you may also purchase a limit of $15,000 per accident coverage (subject to a $250 deductible) for Uninsured Motorists Property Damage. This coverage provides for property protection for your vehicle when it is damaged by an at-fault uninsured motorist. The cost is $25 per vehicle.

If you have not previously completed and signed for your selection of Uninsured and Underinsured Motorists Coverage or if you want to change coverage from that which you previously signed for, please select from the coverage options listed below, sign your name and mail the completed form to the Customer Service Center that is listed on your Declarations Page.

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You have three choices:

1. [ ] I select Uninsured and Underinsured Motorists Coverage limits that are equal to my Bodily Injury Liability Coverage limits.

2. [ ] I select the minimum Uninsured Motorists Coverage limits allowed by Illinois Law, $20,000 per person/$40,000 per accident. This minimum limit does not include Underinsured Motorists Coverage.
3. [ ] I select the following Uninsured and Underinsured Motorists Coverage limits that are lower than my Bodily Injury Liability Coverage limits. Check one of the boxes listed below:

[ ] $25,000 per person/$50,000 per accident
[ ] $50,000 per person/$100,000 per accident
[ ] $100,000 per person/$300,000 per accident
[ ] $250,000 per person/$500,000 per accident
[ ] $500,000 per person/$1,000,000 per accident

IF YOU DO NOT SELECT ANY OF THE ABOVE OPTIONS YOUR UNINSURED AND UNDERINSURED MOTORISTS COVERAGES WILL BE ADJUSTED TO BE EQUAL TO YOUR BODILY INJURY LIABILITY LIMITS AT A HIGHER PREMIUM.