WAIVER OF COLLISION DEDUCTIBLE

The California Insurance Code requires insurers to offer a Waiver of Collision Deductible if you carry Collision Coverage on any of your motor vehicles and if you carry Uninsured Motorist Bodily Injury Coverage. Those provisions also permit the insurer and the applicant to delete the coverage completely or to delete the coverage when a motor vehicle is operated by a natural person or persons designated by name. The Waiver of Collision Deductible option waives your collision deductible in the event of a collision involving your insured motor vehicle and an uninsured motor vehicle. This option applies only to your insured motor vehicle(s) presently covered for Collision Coverage and listed below.

I HEREBY AGREE TO REJECT WAIVER OF COLLISION DEDUCTIBLE ON THE FOLLOWING VEHICLES:

1) ____________________________________ 4) ____________________________________
   Make/Model/Year                     Make/Model/Year
   ____________________________________  ____________________________________
2) ____________________________________ 5) ____________________________________
   Make/Model/Year                     Make/Model/Year
   ____________________________________  ____________________________________
3) ____________________________________ 6) ____________________________________
   Make/Model/Year                     Make/Model/Year
   ____________________________________  ____________________________________

DO NOT SIGN THIS AGREEMENT UNTIL YOU READ AND UNDERSTAND IT.

Accepted by: ____________________________________ Date: __________________________
Signature of ____________________________________
Named Insured and/or Spouse

NAME INSURED                  POLICY NUMBER                  EFFECTIVE 12:01 A.M. PACIFIC TIME

PLEASE SIGN AND RETURN THIS COPY