

GEORGIA EXCESS UNINSURED MOTORISTS COVERAGE SELECTION/REJECTION

Policy Number:	Policy Effective Date:
Company:	Producer:
Applicant/Named Insured:	

Georgia law permits you to make certain decisions regarding Excess Uninsured Motorists Coverage. This document describes this coverage and the options available.

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

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 coverages you are provided.

EXCESS UNINSURED MOTORISTS COVERAGE

Excess Uninsured Motorists Coverage provides insurance protection to an insured for compensatory damages, in excess of the retained limit, 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.

Unless rejected, your umbrella or excess policy must include Excess Uninsured Motorists Coverage at limits not less than: (a) split limits of \$25,000 for each person, subject to \$50,000 for each accident with respect to bodily injury, and \$25,000 for each accident with respect to property damage; or (b) a single limit of \$75,000 for each accident or occurrence. These limits will be referred to as the "minimum limits" for Excess Uninsured Motorists Coverage.

Your options with respect to Excess Uninsured Motorists Coverage include:

A. You may select Excess Uninsured Motorists Coverage:

1. At limits equal to the liability coverage limits of your policy; or
2. If the liability coverage limits of your policy exceed the above-referenced "minimum limits" for Excess Uninsured Motorists Coverage, you may select Excess Uninsured Motorists Coverage at limits less than the liability coverage limits of your policy but not less than the above-referenced "minimum limits" for Excess Uninsured Motorists Coverage; or

B. You may reject Excess Uninsured Motorists Coverage.

Please indicate your choice from either **A.** or **B.** as follows:

A. Selection Of Excess Uninsured Motorists Coverage Limits

Please indicate your choice by initialing next to the appropriate item(s) in 1. OR 2. and signing below.

Please note that we only offer Excess Uninsured Motorists Coverage limits up to the Liability Coverage limits of your policy, even though higher limits may appear below.

(Initials) _____	1. I select Excess Uninsured Motorists Coverage at limits equal to my Liability Coverage (Split Limits), or Combined Single Limit or Per Occurrence Limit.					
OR						
(Initials) _____	2. I select Excess Uninsured Motorists Coverage at the following limit(s): (Choose one Split Limits Bodily Injury option AND one Split Limits Property Damage option, OR one Combined Single/Per Occurrence Limit option from the following:)					
(Initials) _____	Split Limits Bodily Injury	(Initials) _____	Split Limits Property Damage	OR	(Initials) _____	Combined Single/Per Occurrence Limit
_____	\$ 25,000/50,000	_____	\$ 25,000		_____	\$ 75,000
_____		_____			_____	1,000,000
_____		_____			_____	2,000,000
_____		_____			_____	3,000,000
_____		_____			_____	4,000,000
_____		_____			_____	5,000,000
_____	(Other)	_____	(Other)		_____	(Other)
Signature Of Applicant/Named Insured					Date	

B. Rejection Of Excess Uninsured Motorists Coverage

If you wish to reject Uninsured Motorists Coverage, you may do so by initialing and signing below.

(Initials) _____	I reject Excess Uninsured Motorists Coverage.
_____	_____
Signature Of Applicant/Named Insured	Date