

IDAHO UNINSURED MOTORISTS COVERAGE AND UNDERINSURED MOTORISTS COVERAGE DISCLOSURE

The following is derived from Idaho Department of Insurance Regulation IDAPA 18.02.02, effective on April 6, 2023:

[Read this disclosure thoroughly before signing it!]

In Idaho, auto insurance normally includes **Uninsured Motorists (UM)** and **Underinsured Motorists (UIM)** coverages. UM and UIM help pay for your and your passenger's injuries if you are in an auto accident caused by someone else who doesn't have enough insurance or has no insurance at all. But if you don't want this protection, you can reject it. This notice explains how UM and UIM coverages protect you and your passengers.

- **UM** coverage helps pay for your injuries if the person who caused the accident doesn't have insurance or drives away and can't be found.
- **UIM** coverage helps pay for your injuries if the person who caused the accident has insurance, but doesn't have enough to pay for all of your injuries.
- There are two types of UIM coverage offered in Idaho, **Offset** coverage or **Excess** coverage.
 - **Offset** UIM coverage has limits that **decrease** by any amounts recovered from the other party's liability insurance. If your UIM coverage limits are the same as the other party's liability limits, your **Offset** UIM coverage will not pay.
 - **Excess** UIM coverage has limits that are **added** to the other party's liability limits when determining the insurance payment for bodily injury.

Example Of The Different Types Of UIM Coverage		
Scenario: You are seriously injured by a motorist who has lower bodily injury coverage limits than your chosen UIM coverage.		
	Offset UIM	Excess UIM
Bodily Injury liability limit of at-fault motorist	\$50,000	\$50,000
Your chosen UIM coverage limit	\$100,000	\$100,000
Explanation of the total insurance available for bodily injuries	The at-fault motorist's insurance pays up to its limit, \$50,000. Your UIM coverage pays up to your chosen limit, less the at-fault motorist's insurance payment, an additional \$50,000. The total insurance available to pay for your injuries is \$100,000. \$50,000 + (\$100,000-\$50,000) = \$100,000	The at-fault motorist's insurance pays up to its limit, \$50,000. Your UIM coverage pays up to your chosen limit, an additional \$100,000. The total insurance available to pay for your injuries is \$150,000. \$50,000 + \$100,000 = \$150,000

Your auto insurance policy offers the following UIM coverage type: Offset Excess

By signing, I affirm that I have read the above explanation of Uninsured Motorists and Underinsured Motorists coverages:

Named Insured (print name)

Signature of Named Insured

Date

This is a general explanation and not your insurance policy. Your insurance policy has specific language that determines how much it will pay if something happens. If you want to know more, you can review your policy or ask your insurance agent. You can also ask the Idaho Department of Insurance your questions by calling 208-334-4319 or visiting doi.idaho.gov/consumers/auto-insurance.