

IDAHO UNINSURED MOTORISTS COVERAGE OR UNDERINSURED MOTORISTS COVERAGE REJECTION FORM

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

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 no insurance at all. But if you don't want this protection, you can reject it. **Only sign this form if you don't want UM or UIM coverage. If you don't have this coverage and someone hits you, you might not have coverage to pay for the cost of your or your passenger's injuries.**

- **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.

I understand that, by signing below, I choose to reject UM or UIM coverage for all operators and occupants of my vehicles under my current auto policy and any renewal or replacement of that policy.

I **reject** and **do not** wish to purchase
*Uninsured Motorists (UM) Bodily
Injury Coverage.*

Signature of Named Insured (only if rejecting)	Date
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I **reject** and **do not** wish to purchase
*Underinsured Motorists (UIM) Bodily
Injury Coverage.*

Signature of Named Insured (only if rejecting)	Date
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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.