

NEW MEXICO UNINSURED MOTORISTS COVERAGE DISCLOSURE/SELECTION/REJECTION AND INTRA-POLICY STACKED UNINSURED MOTORISTS COVERAGE REJECTION

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

New Mexico law permits you to make certain decisions regarding Uninsured Motorists Coverage. This document describes this coverage and the options available and discloses certain limitations.

You should read this document carefully and contact us or your agent if you have any questions regarding 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 coverage you are provided.

Uninsured Motorists Coverage provides insurance protection to an insured for damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle or underinsured motor vehicle because of bodily injury or property damage caused by a motor vehicle accident. Also included are damages due to bodily injury or property damage that result from a motor vehicle accident with a hit-and-run vehicle whose owner or operator cannot be identified.

Unless rejected, Uninsured Motorists Coverage will be afforded at limits equal to the limits of your Liability Coverage (split limits) or Combined Single Limit for Liability Coverage.

If your policy is a Motorcycle policy or Personal Auto policy, or if your policy is a Commercial Auto policy and you are designated as an individual in the Declarations of such policy, your policy will include intra-policy stacked Uninsured Motorists Coverage, unless you reject Uninsured Motorists Coverage entirely or you select Non-stacked Uninsured Motorists Coverage. Subject to the provisions of the Policy, intra-policy stacking allows the Uninsured Motorists Coverage limits, for you and members of your household, for each vehicle specifically insured under the Policy to be added together in the event of a covered loss.

Please indicate your choice from **A.** or **B.** by initialing next to the appropriate item **and signing** below.

A. Rejection Of Uninsured Motorists Coverage At Limits Equal To Liability Coverage Limits

I reject Uninsured Motorists Coverage at limits equal to the limits of my Liability Coverage and I select the following lower limits:

(Choose one Split Limits Bodily Injury option AND one Property Damage limit option OR one Combined Single Limit option from the following:)

(Initials)	Split Limits Bodily Injury	Premium	(Initials)	Property Damage	Premium
	\$ 25,000/50,000**	\$		\$ 10,000**	\$
	50,000/100,000			25,000	
	100,000/300,000			50,000	
	250,000/500,000			100,000	
	500,000/500,000			200,000	
	500,000/1,000,000			300,000	
	1,000,000/1,000,000			500,000	
				1,000,000	
	(Other)			(Other)	

****IF YOU CHOOSE THESE LIMITS, THERE WILL BE NO COVERAGE AVAILABLE UNDER THIS POLICY FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED FROM AN ACCIDENT WITH AN UNDERINSURED MOTORIST.**

OR

(Initials)	Combined Single Limit	Premium
	\$ 60,000**	\$
	100,000	
	200,000	
	250,000	
	300,000	
	350,000	
	500,000	
	1,000,000	
	(Other)	

****IF YOU CHOOSE THIS LIMIT, THERE WILL BE NO COVERAGE AVAILABLE UNDER THIS POLICY FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED FROM AN ACCIDENT WITH AN UNDERINSURED MOTORIST.**

B. Rejection Of Uninsured Motorists Coverage

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

Limitations Of Uninsured Motorists Coverage

The Uninsured Motorists Coverage limits available to you under this Policy and any other policy will be reduced or eliminated by the sum of the other party's limits of liability under all liability policies or bonds applicable at the time of the accident, subject to other policy provisions.

**REJECTION OF INTRA-POLICY STACKED UNINSURED MOTORISTS COVERAGE
(Do not complete if you have rejected Uninsured Motorists Coverage.)**

If your policy is a Motorcycle policy or Personal Auto policy, or if your policy is a Commercial Auto policy and you are designated as an individual in the Declarations of such policy, and you have elected to purchase Uninsured Motorists Coverage, you have the option to reject intra-policy Stacked Uninsured Motorists Coverage and, instead, purchase Non-stacked Uninsured Motorists Coverage. Subject to the provisions of the Policy, intra-policy stacking allows the Uninsured Motorists Coverage limits, for you and members of your household, for each vehicle specifically insured under the Policy to be added together in the event of a covered loss.

If you are rejecting intra-policy Stacked Uninsured Motorists Coverage, please indicate such rejection by signing below.

By signing this waiver, I am rejecting intra-policy Stacked Uninsured Motorists Coverage and, instead, purchasing Non-stacked Uninsured Motorists Coverage.	
_____ Signature Of Applicant/Named Insured	_____ Date

If you have any questions about your coverage, please contact us at:

Insurer Name:

Address:

City:

State:

Zip Code:

Phone Number:

Email: