

MISSISSIPPI NON-STACKED UNINSURED MOTORISTS COVERAGE SELECTION

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

Mississippi law permits you to make certain decisions regarding Uninsured Motorists Coverage.

You should read this document carefully and contact us or your agent if you have any questions regarding Uninsured Motorists Coverage and your option to purchase Non-stacked Uninsured Motorists 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.

If you have elected to purchase Uninsured Motorists Coverage, you have the option to purchase Non-stacked Uninsured Motorists Coverage if your policy covers four (4) or more vehicles and:

1. Your policy is a Personal Auto policy; or
2. Your policy is a Commercial Auto policy and you are designated as an individual in the Declarations of such policy.

The following language is derived from Mississippi Insurance Department Bulletin 2013-3, dated May 10, 2013:

*Miss. Code Ann. § 83-11-102 provides for an **optional** Non-stacking Uninsured Motorist Coverage available to an insured under an auto liability policy that covers **four (4) or more** vehicles. The Non-stacking Uninsured Motorist limits selected shall cover all vehicles listed in the policy and does not apply per vehicle. The selection of this Non-stacking coverage imposes a limitation on adding together or stacking of coverages. **If the insured selects the Non-stacking Uninsured Motorist Policy, in the event of an accident, the total limit of uninsured motorist coverage available from the Policy will be only the one limit previously selected by the insured. It is an alternative to Stackable uninsured motorist coverage where the coverage limits for each vehicle may be added together or Stacked to determine the total coverage available. While only one limit of uninsured motorist coverage is available from a Non-stacking Uninsured Motorist policy, other limits of uninsured motorist coverage from other policies might be available to add to the single coverage available from the Non-stacking Uninsured Motorist policy depending upon the specific circumstances.***

The minimum limits required under Mississippi law for Non-stacking Uninsured Motorist Coverage are four (4) times the limits required by the Mississippi Motor Vehicle Safety Responsibility Law. Therefore, the Non-stacking Uninsured Motorist Coverage limits pursuant to Miss. Code Ann. § 83-11-102 require \$100,000 per person, \$200,000 per accident and \$100,000 for property damage. An increase to the statutory limits under this law shall increase the minimum limits for Non-stacking Uninsured Motorist Coverage accordingly.

Please indicate one choice from either **A.** or **B.** by initialing next to the appropriate items and signing below.

A. Selection Of Non-stacked Bodily Injury And Non-stacked Property Damage Uninsured Motorists Coverage

<p>(Initials)</p> <p>I select Non-stacked Bodily Injury and Non-stacked Property Damage Uninsured Motorists Coverage at the following limit(s). (Unless otherwise provided by law, the limit(s) selected cannot exceed the Liability Coverage limit(s) of your policy.)</p> <p>_____</p> <p>(Choose one Split Limits Bodily Injury option AND one Property Damage limit option, OR one Combined Single Limit option from the following:)</p>						
(Initials)	Split Limits Bodily Injury	(Initials)	Property Damage	OR	(Initials)	Combined Single Limit
	\$100,000/200,000		\$100,000			\$300,000
	100,000/300,000		200,000			350,000
	250,000/500,000		300,000			400,000
	300,000/300,000		500,000			500,000
	500,000/500,000		1,000,000			1,000,000
	500,000/1,000,000					
	1,000,000/1,000,000					
_____	\$ _____ (Other)	_____	\$ _____ (Other)		_____	\$ _____ (Other)

