

**NEW JERSEY AUTO SUPPLEMENT**

AGENCY		NAMED INSURED(S)	
POLICY NUMBER	EFFECTIVE DATE	CARRIER	NAIC CODE

STANDARD POLICY COVERAGE SELECTION FORM

This Coverage Selection Form is for a **STANDARD POLICY**, see Buyer's Guide, page 2. A **BASIC POLICY** with the minimum of required coverages is also available for a lower premium. A **SPECIAL POLICY** with a very low premium is also available for persons enrolled in Medicaid. Contact your insurer or producer for more information.

BODILY INJURY LIABILITY - Buyer's Guide page 2 (Includes Property Damage Liability)

Choose the Bodily Injury Liability Limits that you want:

- \$100,000 \$300,000 \$500,000 \$1,000,000

~~Other coverage limits are available. Please contact your insurance producer (i.e., agent or broker) for information.~~

PROPERTY DAMAGE LIABILITY - Buyer's Guide page 3

Choose the Property Damage Liability Limits that you want:

- \$5,000 \$10,000 \$25,000 \$50,000 \$ incl with BI (Other)

Other coverage limits are available. Please contact your insurance producer (i.e., agent or broker) for information.

PERSONAL INJURY PROTECTION - Buyer's Guide page 2

- I choose the standard PIP Medical Expense Limit of \$250,000.
 I choose one of the lower PIP Medical Expense Limits below.

WARNING: Previously, all automobile insurance policies had PIP Medical Expense limits of \$250,000. The limits below provide you with less coverage.

- \$150,000* for a 0 % to 0 %, or a \$ 0 to \$ 0, reduction in the PIP premium.
 \$75,000* for a 0 % to 0 %, or a \$ 0 to \$ 0, reduction in the PIP premium.
 \$50,000* for a 33 % to 25 %, or a \$ 1 to \$ 1, reduction in the PIP premium.
 \$15,000* for a 67 % to 75 %, or a \$ 2 to \$ 3, reduction in the PIP premium.

* Even if you choose one of the amounts above, all medically necessary treatment over the policy limit up to \$250,000 will be paid for permanent or significant brain injury, spinal cord injury or disfigurement or treatment of other permanent or significant injuries rendered at a trauma center or acute care hospital immediately following the accident and until a doctor says that you no longer require critical care.

Choose the PIP Medical Expenses Deductible you want:

- \$250 deductible, minimum required by law.
 \$500 deductible, for a 0 % to 0 %, or a \$ 0 to \$ 0, reduction in the PIP premium.
 \$1,000 deductible, for a 0 % to 0 %, or a \$ 0 to \$ 0, reduction in the PIP premium.
 \$2,000 deductible, for a 0 % to 0 %, or a \$ 0 to \$ 0, reduction in the PIP premium.
 \$2,500 deductible, for a 0 % to 67 %, or a \$ 0 to \$ 2, reduction in the PIP premium.

Health Insurer for PIP Option - (This option is not available)

- I choose the health insurer for PIP option. ~~Buyer's Guide page 7.~~

The name of my health insurer(s) is (are):

Name of Health Insurer	Policy/Group/Certificate #
1.	
2.	

Extra PIP Package Coverage Options

The Extra PIP Package benefits include income continuation, essential services, death benefits and funeral expense benefits. See Buyer's Guide page 7.

You may choose not to have the Extra PIP Package benefits for a 50 % to 86 %, or a \$ 1 to \$ 24, reduction in the PIP premium.

I choose PIP Medical Expense Only

You may choose to have higher limits for the Extra PIP Package of Income Continuation, Essential Services, Death and Funeral Benefits. See Buyer's Guide page 7.

UNINSURED/UNDERINSURED MOTORIST COVERAGE - Buyer's Guide page 8

You may choose one of the following limits of Uninsured/Underinsured Motorist Coverage, but not higher than your BODILY INJURY AND PROPERTY DAMAGE LIABILITY insurance limit.

\$35,000 \$50,000 \$75,000 \$100,000 \$200,000 \$300,000 \$500,000

You may also choose higher limits of Uninsured/Underinsured Motorist Coverage, up to your PROPERTY DAMAGE LIABILITY insurance limit. **(Not available. BI and PD Liability limit are combined.)**

\$ _____ enter limit chosen.

COLLISION COVERAGE - Buyer's Guide, page 8. (Collision and Comprehensive deductibles must match)

No, I choose not to be covered for collision damage.

Yes, I choose to be covered for collision damage with the default \$0 deductible.

Yes, I choose to be covered for collision damage with the deductible checked below.

\$100 \$500 \$1,000 \$2,000 \$5,000 \$10,000

This premium will be less than the premium with the default \$750 deductible. Details available from insurer or insurance producer (i.e., agent or broker).

COMPREHENSIVE COVERAGE - Buyer's Guide, page 9. (Collision and Comprehensive deductibles must match)

~~No, I choose not to be covered for comprehensive damage.~~ (Comprehensive coverage is required)

Yes, I choose to be covered for comprehensive damage with the default \$0 deductible.

Yes, I choose to be covered for comprehensive damage with the deductible checked below.

\$100 \$500 \$1,000 \$2,000 \$5,000 \$10,000

This premium will be less than the premium with the default \$0 deductible. Details available from insurer or insurance Producer (i.e., agent or broker).

WARNING: Insurers or their producers or representatives shall not be held liable for choices you make for insurance coverages or limits as long as your choices provide at least the minimum coverage required by law. Insurers or their producers or representatives also shall not be held liable if you choose not to purchase higher limits of PIP medical expense coverage, higher limits on uninsured/underinsured motorists coverage, collision coverage or comprehensive coverage. Insurers, their producers and representatives can lose this limitation on liability for failing to act in accordance with the law. See N.J.S.A. 17:28 - 1.9 for more information.

