

**OFFER OF UNINSURED VEHICLE COVERAGE
AND SELECTION OF LIMITS - MOTOR VEHICLE POLICIES
(MAINE)**

I. EXPLANATION

Under Maine law (Maine Revised Statutes, Title 24-A, section 2902), Uninsured Vehicle Coverage provides insurance for the protection of persons insured under the policy who are legally entitled to recover damages from owners or operators of uninsured, underinsured or hit-and-run motor vehicles, for bodily injury, sickness or disease, including death, sustained by an insured person resulting from the ownership, maintenance or use of such uninsured, underinsured or hit-and-run motor vehicles. An underinsured motor vehicle means a motor vehicle that has coverage that are in amounts less than the minimum state-required limits for bodily injury liability insurance, or that has coverage that are in amounts less than the limits of the injured party's uninsured vehicle coverage.

The Maine law (Maine Revised Statutes, Title 24-A, section 2902) requires that Uninsured Vehicle Coverage be offered at a limit *equal to* the liability for bodily injury or death in your policy. The law requires that if you *do not* expressly reject such Uninsured Motorists Coverage, the insurer will *automatically* provide you with this coverage *at the same level* as your liability for bodily injury or death. Under the Maine law you also have the right to select a limit for such coverage *lower than* the limit for bodily injury or death in your policy, but the limits of coverage may not be less than the minimum limits for bodily injury liability insurance as prescribed by law.

Under the law (Maine Revised Statutes, Title 29-A, section 1605), the minimum limits for Bodily Injury Uninsured Motorists Coverage are:

- at least \$50,000 of coverage for injury to or death of any one person; and,
- at least \$100,000 of coverage for one accident resulting in injury or death of more than one person.

II. OFFER OF COVERAGE

Offer of Limits of Coverage	Amount of Premium (if applicable)

III. YOUR SELECTION

In accordance with the above-mentioned Maine Insurance Laws,
(Mark applicable item "x")

- I agree to purchase the limits of Uninsured Motorists Coverage in the amounts of _____ . (The amounts listed here are limits that are *equal to* the liability for bodily injury or death in your policy.)
- I agree that the offer of Uninsured Motor Vehicle Coverage in the amounts of _____ is REJECTED. (The amounts listed here are limits that are *equal to* the liability for bodily injury or death in your policy.) I understand that Maine law requires uninsured motor vehicle coverage limits to equal the limits I have selected for liability coverage for bodily injury or death in this policy unless I expressly reject such an amount of coverage. Pursuant to the Maine Revised Statutes, Title 24-A, section 2902, subsection 2, I have elected to purchase uninsured motor vehicle coverage with lesser limits.

If you marked this box, then you must specify the limits that you desire. These limits cannot be lower than the minimum limits of \$50,000/\$100,000.

I select limits of: _____.

SIGNATURE OF INSURED

DATE

TYPE OR PRINT NAME