

# REJECTION OF UNDERINSURED MOTORIST COVERAGE OR SELECTION OF LOWER LIMIT OF LIABILITY

## (WASHINGTON)

The Washington Code (Section 48.22.030) permits you, the named insured or spouse, to reject Underinsured Motorist Coverage for bodily injury or death, or for property damage, or to select a limit of liability lower than the limit for Liability Coverage in the policy. You may select a lower limit for property damage only if Underinsured Motorist Coverage is provided on a split limit basis.

Underinsured Motorist Coverage provides insurance for the protection of persons insured under the policy who are legally entitled to recover damages from the owners or operators of underinsured motor vehicles because of bodily injury, death or property damage where either no bodily injury or property damage liability bond or insurance policy applies at the time of the accident, or where the sum of the limits of liability under all bodily injury or property damage liability bonds and insurance policies applicable to a covered person after an accident is less than the amount which the covered person is legally entitled to recover as damages.

In accordance with the Washington Code (Section 48.22.030), the undersigned insured (and each of them)—

### (Applicable item(s) marked "X")

- agrees that the Underinsured Motorist Coverage for bodily injury afforded in the policy is hereby rejected.
- agrees that the Underinsured Motorist Coverage for property damage afforded in the policy is hereby rejected.
- agrees that the following lower limit of liability applies with respect to the Underinsured Motorist Coverage for bodily injury and property damage afforded in the policy:

(Enter if a single limit of liability applies.)

\$ \_\_\_\_\_ each accident

(Enter if separate limits of liability apply to Bodily Injury and Property Damage or if lower limit(s) of liability apply to Bodily Injury or Property Damage only.)

\$ _____	each person	Bodily Injury
\$ _____	each accident	Bodily Injury
\$ _____	each accident	Property Damage

**In order to provide for an informed decision of the potential consequences of rejecting underinsured motorist coverage; the undersigned acknowledges that by rejecting underinsured motorist coverage there is exposure to the risk of not being sufficiently insured for injury and/or damages when involved in an accident with a driver of an underinsured vehicle.**

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SIGNATURE OF NAMED INSURED OR SPOUSE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SIGNATURE OF NAMED INSURED OR SPOUSE