

# OFFER OF UNINSURED MOTORISTS COVERAGE SELECTION OR REJECTION OF LIMITS AND STACKING OPTIONS (New Mexico – Combined Single Limit)

Uninsured Motorists 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 motor vehicles because of bodily injury, sickness or disease, including death, and for injury to or destruction of property. An uninsured motor vehicle is a vehicle that does not have an insurance policy or a bond in effect at the time of the accident in at least the limits specified by the financial responsibility law of New Mexico for bodily injury and property damage.

Uninsured Motorists Coverage includes underinsured motorists coverage. An underinsured motorists means an operator of a motor vehicle with respect to the ownership, maintenance or use of which the sum of the limits of liability under all bodily injury liability insurance applicable at the time of the accident is less than the limit of liability under the Underinsured Motorists Coverage of your policy.

New Mexico Law Section 66-5-301 requires that Uninsured Motorists Coverage be offered on every automobile liability policy in minimum limits for bodily injury or death and the destruction of property as established by 66-5-215 and in increased limits up to the limits of liability on your policy. New Mexico Law further allows you, the insured named in the policy, to reject the offers of Uninsured Motorists Coverage entirely or to select a limit of liability lower than the policy limit for Liability Coverage but at least equal to the minimum financial responsibility limit.

If you do not reject Uninsured Motorists Coverage or select a limit lower than the limit for Liability Coverage, your policy will be issued with Uninsured Motorists Coverage equal to the policy limit for Liability Coverage.

**A. OFFER OF COVERAGE:** The following limits of liability are available for purchase. The offer of coverage only extends up to the limit of liability for Liability and Property Damage Coverage selected on your policy.

<b>Uninsured Motorists Liability – Combined Single Limit</b>	<b>Premium</b>
<i>(increased limit option 1)</i>	
<i>(increased limit option 2)</i>	
<i>(increased limit option 3)</i>	
<i>(increased limit option 4)</i>	
<i>(increased limit option 5)</i>	
<i>(increased limit option 6)</i>	

## **B. SELECTION**

In accordance with the New Mexico Laws (Section 66-5-301), amended, the undersigned insured (and each of them)—

(Applicable item marked “X” – select one)

- agrees that the offer of Uninsured Motorists Coverage afforded in the policy is hereby rejected. *[Do not complete section C]*
- agrees that the limit of liability selected for Uninsured Motorists Coverage is equal to the limit of liability afforded in the policy
- agrees that the limit of liability for Uninsured Motorists Coverage equal to the limit of liability afforded on the policy is rejected and that the following limit of liability applies to the Uninsured Motorists Coverage:

<b>Uninsured Motorists Liability – Combined Single Limit</b>	<b>\$</b>
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**C. STACKING OF UNINSURED MOTORISTS COVERAGE**

*[If the Insured has rejected the Uninsured Motorists Coverage in Section B above, do not complete this section.]*

New Mexico Law allows for the stacking of Uninsured Motorists Coverage. The named insured under the policy may reject the stacked limits for a reduced premium. If the limits are stacked, the Uninsured Motorists Coverage available would be the SUM of the limits selected in Section B for each motor vehicle insured under the policy. By rejecting stacked Uninsured Motorists Coverage, the limit of coverage available is the limit selected in Section B. By rejecting the stacked limits option, you acknowledge that you knowingly and voluntarily reject the stacked limits of Uninsured Motorists Coverage.

**(Applicable item marked “X” – select one)**

<input type="checkbox"/> I agree that the stacking of Uninsured Motorists Coverage will apply to my policy	Premium: \$ _____
<input checked="" type="checkbox"/> I agree that the stacking of Uninsured Motorists Coverage is <b>REJECTED</b> and <b>DOES NOT</b> apply to my policy.	Premium: \$ _____

\_\_\_\_\_  
Signature of Named Insured

\_\_\_\_\_  
Date

\_\_\_\_\_  
Policy Number