8417 Patterson Avenue Richmond, Virginia 23229 Telephone: (804) 741-7999 WATTS: (800) 628-2967 Fax: (804) 741-9401 www.royaloakunderwriters.com

VIRGINIA SELECTION OF LOWER UNINSURED MOTORISTS COVERAGE LIMITS

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

Virginia law permits you to make certain decisions regarding Uninsured Motorists Coverage. This document briefly describes this coverage and the options available.

You should read this document carefully and contact us or your agent if you have any questions regarding Uninsured Motorists Coverage and your options with respect to this 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 coverages you are provided.

Uninsured Motorists Coverage provides insurance protection to an insured for damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle or an underinsured motor vehicle because of bodily injury or property damage caused by an automobile accident. Also included are damages due to bodily injury or property damage that results from an automobile accident with a hit-and-run vehicle whose owner or operator is unknown.

Your automobile liability policy must include Uninsured Motorists Coverage at limits equal to your policy's Liability Coverage limits unless you select lower limits as described below.

If your policy's Liability Coverage limits exceed the minimum limits required by Virginia law of: (1) split limits of \$25,000 for each person, subject to \$50,000 for each accident with respect to bodily injury, and \$20,000 for each accident with respect to property damage; or (2) a combined single limit of \$70,000 for each accident, you may reject Uninsured Motorists Coverage at limits equal to your policy's Liability limit(s) and select lower limit(s) of Uninsured Motorists Coverage. However, you may not select Uninsured Motorists Coverage limits less than the minimum Liability Coverage limits(s) required by Virginia law.

If you would like to reject uninsured coverage at limits equal to your Liability Coverage limits and select lower limit(s), please indicate your choice as follows:

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Rejection Of Uninsured Motorists Coverage At Limits Equal To My Liability Coverage Limits And Selection Of Lower Limits

By initialing next to the appropriate items and signing below, you are rejecting Uninsured Motorists Coverage at limits equal to your Liability Coverage Limits and you are selecting lower limits of Uninsured Motorists Coverage.

Initials)	I reject Uninsured Motor select the following low		ge at	limits equal	to my L	iability Cov	erag	e Limits and	
	(Choose one Split Limits Bodily Injury option AND one Property Damage Limit option, OR one Combined Single Limit option from the following):								
(Initials)	Split Limits Bodily Injury	(Initials)		Property Damage	OR	(Initials)		Combined Single Limi	
	\$ 25,000/50,000	 	\$	20,000			\$	70,00	
	30,000/60,000	_ 	=	25,000				75,00	
	35,000/70,000		=	50,000				100,00	
	50,000/100,000	_ 	=	100,000				125,00	
	50,000/200,000		=	150,000				150,00	
	100,000/200,000		=	200,000				200,00	
	100,000/300,000			250,000				220,00	
	100,000/500,000			300,000				250,00	
	250,000/500,000			500,000				300,00	
	300,000/300,000			750,000				350,00	
	500,000/500,000			1,000,000				400,00	
	500,000/1,000,000							500,00	
	1,000,000/1,000,000			(Other)				600,00	
								750,00	
	(Other)							1,000,00	
								1,500,00	
								2,000,00	
								2,500,00	
								3,000,00	
								5,000,00	
								7,500,00	
								10,000,00	
		<u> </u>					•	(Other)	
	Signature Of Applic	cant/Named	Insure	ed		-	Dat	te	