

## **UNDERINSURED MOTORISTS COVERAGE NOTICE – WISCONSIN**

This information is intended to make you aware of the availability of Underinsured Motorists Coverage.

### **Summary of coverage**

Underinsured Motorists Coverage (UIM) pays for bodily injury losses to you and your passengers if you are injured in an accident with a driver who is legally responsible for your injuries and that person does not have adequate liability coverage. In this case, Underinsured Motorists Coverage would pay for the injuries that you and any covered person are legally entitled to recover, after the other driver's liability limits are exhausted. However, the loss payment from all sources combined cannot be more than your Underinsured Motorists limit or the amount of a judgment, whichever is less.

### **UIM coverage is rejected currently**

Wisconsin law requires that we offer Underinsured Motorists Coverage to you. You chose to reject Underinsured Motorists Coverage on your new collector auto policy.

### **Requirements to purchase UIM**

If you were to select Underinsured Motorists Coverage:

1. The limit selected could not be less than \$50,000 Each Person / \$100,000 Each Accident Underinsured Motorists Coverage;
2. The limit selected would apply to all vehicles with Bodily Injury Liability on your policy;
3. The limit selected could not be greater than your policy's Liability limits;
4. The limit may not be less than \$50,000/each person/\$100,000 each accident, or the Uninsured Motorists Coverage limit on your policy; and
5. An additional premium would apply.

### **How to add UIM coverage**

If you would like to continue to reject this coverage, no action is required. If you would like to purchase Underinsured Motorists Coverage, contact your State Farm agent.

*This is only a general description of UIM coverage. It is intended for informational purposes only and does not constitute a statement of contract. All coverage is subject to policy provisions, exclusions and applicable endorsements.*