

WEST VIRGINIA IMPORTANT NOTICE

OFFER VOID AFTER THIRTY (30) DAYS.

To: **Proposed Policyholder (Applicant):**

IF YOU DO NOT RETURN WEST VIRGINIA UNINSURED MOTORISTS COVERAGE OFFER (FORM A OR FORM B) OR WEST VIRGINIA UNDERINSURED MOTORISTS COVERAGE OFFER (FORM A OR FORM B) TO YOUR INSURER WITHIN THIRTY (30) DAYS IT MEANS YOU HAVE DECIDED NOT TO BUY OPTIONAL UNDERINSURED COVERAGES OR OPTIONAL LIMITS OF UNINSURED MOTORIST COVERAGE ABOVE THAT REQUIRED BY LAW.

Or

To: **Present Policyholders:**

IF YOU DO NOT RETURN WEST VIRGINIA UNINSURED MOTORISTS COVERAGE OFFER (FORM A OR FORM B) OR WEST VIRGINIA UNDERINSURED MOTORISTS COVERAGE OFFER (FORM A OR FORM B) TO YOUR INSURER WITHIN THIRTY (30) DAYS IT MEANS YOUR COVERAGE WILL STAY THE SAME AS IT IS NOW. THIS IS AN OPPORTUNITY TO CHANGE THE COVERAGE YOU PRESENTLY HAVE.

Uninsured Motor Vehicle Coverage

The State of West Virginia requires that you purchase **Uninsured** motor vehicle coverage with limits not less of \$20,000 per person, \$40,000 per accident for uninsured bodily injury losses, and \$10,000 for uninsured property losses. The law also requires that you be given the opportunity to purchase higher limits.

Uninsured Motor Vehicle Coverage will protect you and passengers in your car if you are injured in an accident that was caused by an uninsured driver who was at-fault or an unidentified driver who was at-fault.

Underinsured Motor Vehicle Coverage

The State of West Virginia does not require you to purchase **UNDERinsured** motor vehicle coverage. However, the law does state that you must be given the opportunity to purchase this coverage at limits as high as your liability coverage.

If you and passengers in your car are involved in an accident in which the other driver is legally at fault, the at-fault driver's insurance policy has the obligation to pay for your damages. It is not uncommon that the at-fault driver will not have enough liability insurance to pay for all the damages you have suffered. In order for you to protect yourself and others in your car, **UNDERinsured motor vehicle coverage** is available to you. This type of coverage will pay for the remainder of your damages up to your policy limits.

Example:

You have purchased **UNDERinsured** motor vehicle coverage with limits of \$50,000 per person with a maximum of \$100,000 for any accident. You are in an accident where the other driver is at fault. The at-fault driver's liability policy limits are \$20,000 per person. You suffered damages of \$30,000. You receive \$20,000 from the at-fault driver's insurance. Since you still have outstanding losses of \$10,000, you can receive \$10,000 from your **UNDERinsured** motor vehicle coverage.

If you did not have **UNDERinsured motor vehicle coverage**, you may have found yourself in a situation where you did not have enough coverage to meet all of the losses you sustained in the accident.

West Virginia Uninsured Motorists Coverage Offer (Form B)

Named Insured or Applicant:	Policy/Binder Number:
Insurance Company: Interstate Indemnity Company	Agent:

Below are different limits and the 12 **month premium** available to you.

COMPANY MUST COMPLETE THE BLANK SPACES BELOW TO CREATE AN EFFECTIVE OFFER IN ORDER FOR THE CONSUMER TO EXERCISE A KNOWING AND INTELLIGENT SELECTION.

UNINSURED MOTORISTS COVERAGE (MANDATORY):

Number of vehicles subject to premiums below

Rates **include** **do not include** multi-car discount.

Single Limits	Premium	
MANDATORY LIMITS		
\$50,000	(A) \$ 37 / 35	CHECK ONE (☒): I SELECT (A) <input type="checkbox"/>
OPTIONAL LIMITS		
\$100,000	(B) \$ 44 / 42	(B) <input type="checkbox"/>
\$200,000	(C) \$ 48 / 45	(C) <input type="checkbox"/>
\$300,000	(D) \$ 50 / 48	(D) <input type="checkbox"/>
\$350,000	(E) \$ 51 / 48	(E) <input type="checkbox"/>
\$500,000	(F) \$ 52 / 50	(F) <input type="checkbox"/>
\$1,000,000	(G) \$ 54 / 51	(G) <input type="checkbox"/>

A named insured or applicant must complete this part of the form in his or her own handwriting.

_____ I have read the **IMPORTANT NOTICE**, attached, on **UNinsured** motor vehicle coverage and understand how this coverage works.

_____ I have been given the opportunity to select the optional limits of **UNinsured** motor vehicle coverage listed above and have selected the coverage that matches the box I have checked.

SIGNATURE OF A NAMED INSURED OR APPLICANT

DATE

This selection or rejection of coverage is binding on all persons covered under the policy. These limits apply until a change in the limits is requested.

West Virginia Underinsured Motorists Coverage Offer (Form B)

Named Insured or Applicant:	Policy/Binder Number:
Insurance Company: Interstate Indemnity	Agent:

Below are different limits and the 12 **month premium** available to you.

COMPANY MUST COMPLETE THE BLANK SPACES BELOW TO CREATE AN EFFECTIVE OFFER IN ORDER FOR THE CONSUMER TO EXERCISE A KNOWING AND INTELLIGENT SELECTION.

UNDERINSURED MOTORISTS COVERAGE (OPTIONAL):

Number of vehicles subject to premiums below

Rates **include** **do not include** multi-car discount.

Single Limits	Premium	
OPTIONAL LIMITS		CHECK ONE (☒):
		I SELECT
\$50,000	(A) \$ 35 / 33	(A) <input type="checkbox"/>
\$100,000	(B) \$ 53 / 51	(B) <input type="checkbox"/>
\$200,000	(C) \$ 74 / 70	(C) <input type="checkbox"/>
\$300,000	(D) \$ 83 / 82	(D) <input type="checkbox"/>
\$350,000	(E) \$ 88 / 83	(E) <input type="checkbox"/>
\$500,000	(F) \$ 97 / 92	(F) <input type="checkbox"/>
\$1,000,000	(G) \$ 112 / 106	(G) <input type="checkbox"/>
REJECT	REJECT	I REJECT <input type="checkbox"/>

A named insured or applicant must select or reject coverage offered above, and complete this part of the form in his or her own handwriting.

_____ I have read the **IMPORTANT NOTICE**, attached, on **UNDERinsured** motor vehicle coverage and understand how this coverage works.

_____ I have been given the opportunity to select or reject limits of **UNDERinsured** motor vehicle coverage listed above and have selected the coverage that matches the box I have checked.

SIGNATURE OF A NAMED INSURED OR APPLICANT

DATE

This selection or rejection of coverage is binding on all persons covered under the policy. These limits apply until a change in the limits is requested.