

Named Insured: _____ **Policy Number:** _____

This endorsement will become part of your auto policy. Please ensure that you do not sign it unless you understand it.

CALIFORNIA UNINSURED AND UNDERINSURED MOTORISTS COVERAGE WAIVER

WAIVER OF UNINSURED MOTORISTS BODILY INJURY COVERAGE - "The California Insurance Code requires an Insurer to provide Uninsured Motorists Coverage in each bodily injury liability insurance policy it issues covering liability arising out of the ownership, maintenance, or use of a motor vehicle. Those provisions also permit the insurer and the applicant (or insured) to delete the coverage completely or to delete the coverage when a motor vehicle is operated by a natural person or persons designated by name. Uninsured Motorists Coverage insures the insured, his or her heirs, or legal representatives for all sums within the limits established by law, which the person or persons are legally entitled to recover as damages for Bodily Injury, including any resulting sickness, disease, or death, to the insured from the owner or operator of an Uninsured Motor Vehicle not owned or operated by the insured or a resident of the same household. An Uninsured Motor Vehicle includes an Underinsured Motor Vehicle as defined in subdivision (p) of Section 11580.2 of the Insurance Code."

WAIVER OF UNINSURED MOTORIST PROPERTY DAMAGE COVERAGE - "The California Insurance Code requires Insurers to offer coverage for damage to the Insured Motor Vehicle to the extent that you are legally entitled to recover from the owner or operator of the Uninsured Motor Vehicle, caused by an Uninsured Motor Vehicle, that either:

- 1) pays the Collision Deductible on the Insured Motor Vehicle when you have purchased Collision Coverage; or
- 2) pays for the damage to the Insured Motor Vehicle when you have not purchased Collision Coverage and which shall not exceed the Actual Cash Value of the Insured Motor Vehicle or \$3,500, whichever is less".

OPTION 1- WAIVE UNINSURED MOTORISTS BODILY INJURY AND PROPERTY DAMAGE COVERAGE COMPLETELY

I HEREBY AGREE TO REJECT UNINSURED MOTORISTS BODILY INJURY AND PROPERTY DAMAGE COVERAGE – This rejection shall be binding upon every insured to whom the policy applies while the policy is in force and shall continue to be so binding with respect to any continuation or renewal of the policy, or with respect to any other policy which extends, changes, supersedes or replaces the policy issued to the Named Insured by the same insurer or with respect to reinstatement of the policy within 30 days of any lapse thereof.

I have read the above and agree to delete all Uninsured Motorists Coverage completely.

OPTION 2 – WAIVE UNINSURED MOTORISTS PROPERTY DAMAGE COVERAGE ONLY

I HEREBY AGREE TO REJECT UNINSURED MOTORISTS PROPERTY DAMAGE COVERAGE – This rejection shall be binding upon every insured to whom the policy applies while the policy is in force and shall continue to be so binding with respect to any continuation or renewal of the policy, or with respect to any other policy which extends, changes, supersedes or replaces the policy issued to the Named Insured by the same insurer or with respect to reinstatement of the policy within 30 days of any lapse thereof.

I have read the above and agree to delete Uninsured Motorists Property Damage Coverage completely.

Acknowledged By: _____ **Date:** _____

Signature of Applicant / Named Insured