

# SELECTION OF UNINSURED AND UNDERINSURED MOTORISTS COVERAGE LIMITS

(Minnesota)

Minnesota law requires every policy of motor vehicle insurance to provide separate uninsured and underinsured motorists coverages. Each coverage, at a minimum, must provide limits of \$25,000 because of injury to or the death of one person in any accident and \$50,000 because of injury to or the death of two or more persons in any accident.

## 1) UNINSURED MOTORISTS COVERAGE

The undersigned insured (and each of them):

(Please choose one, and mark applicable item "X")

agrees that the following basic split limits of Uninsured Motorists Bodily Injury Liability Coverage apply:

**\$ 25,000 per person;  
\$ 50,000 per accident.**

agrees that the following limits of Uninsured Motorists Bodily Injury Liability Coverage apply, not to exceed the Bodily Injury liability limits of the policy:

\$ \_\_\_\_\_ per person;

\$ \_\_\_\_\_ per accident.

## 2) UNDERINSURED MOTORISTS COVERAGE

The undersigned insured (and each of them):

(Please choose one, and mark applicable item "X")

agrees that the following basic split limits of Underinsured Motorists Bodily Injury Liability Coverage apply:

**\$ 25,000 per person;  
\$ 50,000 per accident.**

agrees that the following limits of Underinsured Motorists Bodily Injury Liability Coverage apply, not to exceed the Bodily Injury liability limits of the policy:

\$ \_\_\_\_\_ per person;

\$ \_\_\_\_\_ per accident.

**PLEASE READ BEFORE SIGNING**

I hereby acknowledge that:

- (1) I understand the difference between the options available to me.
- (2) I understand that the election I make here will be binding on me and all named insureds under my Policy, despite any information to the contrary in the application for insurance, and will be in effect for every extension, reinstatement, substitution, amendment, alteration, modification, transfer, replacement or renewal of my Policy, unless I request, in writing, a different option.
- (3) Regardless of the number of covered autos, insureds, claims made, premiums paid, policies or vehicles involved in any one accident to which this Uninsured Motorist (UM) coverage applies, I understand that the UM coverage limits shown on the Declaration Page of my policy for "each person" and "each accident" shall not be increased by stacking the limits of coverage of any one or more vehicles covered under the same policy of insurance, nor shall these coverages be increased by stacking the limits of coverage of multiple policies available to the insured. The maximum UM coverage limit of liability is the limit shown on the Declaration Page and is the most the Insurer will pay for all damages resulting from any one accident.

---

NAMED INSURED

---

DATE

---

TITLE  
(if corporation or other business entity)