

**GEICO GENERAL INSURANCE COMPANY**  
**CALIFORNIA UNINSURED MOTORIST BODILY INJURY (UM & UND) COVERAGE**  
**(INCLUDES UNDERINSURED MOTORIST COVERAGE)**

**Please read this form carefully. It contains valuable information about coverages available to you. Please complete, sign and return this form if you have been instructed to do so or wish to make any changes to these coverages.**

California law requires insurers to offer Uninsured Motorist Bodily Injury (UM & UND) coverage in limits equal to but not exceeding your Bodily Injury (BI) Liability limits, up to a limit of \$30,000/\$60,000. You may select a higher limit of UM & UND, up to \$500,000/\$500,000. You may also reject the coverage entirely or select UM & UND limits less than your BI limits, but not less than the minimum limit of \$15,000/\$30,000.

**WHAT WE RECOMMEND**

For your protection, we recommend that you do not reject Uninsured Motorist Bodily Injury coverage. This valuable protection covers you, household relatives and passengers in the insured automobile who are legally entitled to recover because of bodily injury or death caused by uninsured or hit-and-run motorists. It pays up to the first limit for any one person injured or killed and up to the second limit for two or more persons injured or killed, not to exceed the first limit for any one person.

**UNDERINSURED MOTORIST COVERAGE EXPLAINED (UND)**

The underinsured motorist portion of your UM & UND coverage pays the **difference** between your UM & UND limits and the at fault driver's Bodily Injury limits based on the amount of your injuries. For example: If your UM & UND limits are \$100,000/\$300,000, the at fault driver's Bodily Injury limits are \$25,000/\$50,000, and you sustain injuries totaling \$50,000, we will pay \$25,000 under your UM & UND coverage (the difference between your injuries and the amount you recover from the at fault driver). However, if you carry \$25,000/\$50,000 UM & UND coverage, there would be *no difference* between the two and no payment would be due even though your injuries exceed that amount.

**The following information is required by the State of California:**

**The California Insurance Code requires an insurer to provide Uninsured Motorist coverage in each bodily injury liability insurance policy it issues covering liability arising out of the ownership, maintenance, or use of a motor vehicle. Such section also permits the insurer and the applicant to delete such coverage completely or to delete such coverage when a motor vehicle is operated by a natural person or persons designated by name, or agree to provide such coverage in an amount less than that required by subdivision (m) of Section 11580.2 of the Insurance Code, but not less than the financial responsibility requirements. Uninsured Motorist coverage insures the insured, his heirs, or legal representatives for all sums within the limits established by law, which such person or persons are legally entitled to recover as damages for bodily injury, including any resulting sickness, disease, or death, to him 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.**

Please indicate your selection below and sign, date and return this form to us immediately.  
 Note that UM & UND cannot exceed your BI limits.

**UM & UND Limit Selections:**

\$15,000/\$30,000    
  \$20,000/\$40,000    
  \$25,000/\$50,000    
  \$30,000/\$60,000  
 \$50,000/\$100,000    
  \$100,000/\$200,000    
  \$100,000/\$300,000    
  \$300,000/\$300,000  
 \$300,000/\$500,000    
  \$500,000/\$500,000 (Maximum Limit UM & UND)

Please adjust my Bodily Injury Liability Coverage limit to match the Uninsured Motorist Coverage limit.

**I reject** Uninsured Motorist Bodily Injury Coverage completely. I understand this rejection will apply to all vehicles on my policy.

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Signature
Print Name
Date
Policy Number

**UNINSURED MOTORIST PROPERTY DAMAGE COVERAGE AND COLLISION DEDUCTIBLE WAIVER  
(Does not apply to Commercial Vehicles)**

**WHAT THE LAW REQUIRES**

IF your policy includes Uninsured Motorist Bodily Injury (UM & UND) coverage as described on the reverse side, we are required to offer you the following coverages.

1. **COLLISION DEDUCTIBLE WAIVER**. If any vehicle on your policy *includes* Collision coverage, you may select this coverage on *that* vehicle, which provides that the Collision deductible, if any, will be paid by us in the event of a collision between *that* vehicle insured by us and an at-fault uninsured motor vehicle.
2. **UNINSURED MOTORIST PROPERTY DAMAGE (UMPD)**. If any vehicle on your policy *does not include* Collision coverage, you may select this coverage on *that* vehicle, which provides that we will pay you its actual cash value or \$3,500, whichever is less, for loss or damage to that vehicle (except loss of use of that vehicle and personal property therein) caused by the owner or operator of an at-fault uninsured motor vehicle.

**WHEN WE WILL PAY**

We will waive the Collision deductible or pay under the UMPD only when the collision involves actual direct physical contact between your vehicle and the uninsured vehicle, and the owner or operator of the uninsured vehicle is identified, or the vehicle itself is identified by license number, and you report the accident to us within 10 business days. To collect the Collision deductible or payment under UMPD, the owner or operator of the uninsured motor vehicle must be legally liable to you for damage.

**The following information is required by the State of California:**

**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, that either:**

- (1) Pays the Collision deductible on the insured motor vehicle when you have purchased Collision coverage.
- (2) Pays for the damage to the insured motor vehicle when you have not purchased Collision coverage.

**Payment shall not include damage to personal property or loss of use of a motor vehicle and shall not exceed the smaller of any of the following:**

- (A) The amount of the Collision deductible.
- (B) The actual cash value of the insured motor vehicle.
- (C) \$3,500.

**You may reject such coverage completely or reject such coverage when an insured motor vehicle is operated by a natural person or persons designated by name.**

If you carry Uninsured Motorist Bodily Injury coverage and wish to make any changes to your policy regarding the coverages below, please indicate your selections and sign, date and return this form to us.

- I want Uninsured Motorist Property Damage on all vehicles on my policy without Collision coverage.
- I want Collision Deductible Waiver on all vehicles on my policy with Collision coverage.
- I **reject** Uninsured Motorist Property Damage on applicable vehicles.
- I **reject** Collision Deductible Waiver on applicable vehicles.

Signature

Print Name

Date

Policy Number

