



**OREGON MUTUAL INSURANCE COMPANY  
CALIFORNIA UNINSURED MOTORIST AND COLLISION  
DEDUCTIBLE WAIVER REJECTION OF COVERAGE**

M3017AC (12-02)

California law requires insurance companies to offer Uninsured Motorist Bodily Injury coverage in limits equal to but not exceeding your Bodily Injury Liability limits. You may reject Uninsured Motorist Bodily Injury coverage in its entirety or you may select limits less than your Bodily Injury Liability limits, but not less than the California Financial Responsibility requirement of \$30,000.

For you, your family, and guest passengers, we recommend that you do not reject Uninsured Motorist Bodily Injury coverage. Uninsured Motorist Bodily Injury coverage protects occupants of your covered vehicle involved in an accident with an uninsured or a hit-and-run motorist.

Uninsured Motorist Bodily Injury coverage also includes Underinsured Motorist coverage. Underinsured Motorist Coverage pays the difference between your Uninsured Motorist limit and the at-fault driver's Bodily Injury limits, when their limit is lower than your limit and your injury exceeds their limit. Example: If your Uninsured/Underinsured limit is \$100,000 and the at-fault driver's limit is \$25,000, and you sustain injuries totaling \$50,000, the other driver's policy will pay its limit of \$25,000 and your policy pays the remaining \$75,000 limit.

**COMPANY PROCEDURE WHEN FORM IS NOT RETURNED**

If you did not sign this form and it was not attached to your new business auto application reflecting limits of Uninsured Motorist Coverage selected, we will automatically include Uninsured Motorist Coverage in limits equal to your Bodily Injury Liability limit. If you are an existing policyholder no change will occur to your policy unless you return this form.

The California Insurance Code requires that we provide you with the following information.

**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. This Code also permits the insurer and the applicant 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 or agree to provide the 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 or her 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 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.**

Please indicate your selection below and sign, date and return this form to us immediately.

- \$30,000                       \$60,000                       \$100,000                       \$300,000
- \$500,000                       \$1,000,000                       Other

- 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.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Policy Number

(Over)

## UNINSURED MOTORIST PROPERTY DAMAGE COVERAGE AND COLLISION DEDUCTIBLE WAIVER

If your policy includes Uninsured Motorist Bodily Injury coverage as described on the other side of this page, you may **select one or both** of the following coverages for your policy:

1. **COLLISION DEDUCTIBLE WAIVER.** If any private passenger vehicle or trailer on your policy **includes** Collision coverage you may select this coverage. Under this coverage, the collision deductible will be waived in the event of an accident caused by an uninsured motor vehicle. This coverage applies to any vehicle (including a van pool vehicle), except commercial vehicles transporting persons for hire, compensation or profit or designed, used, or maintained primarily for the transportation of property.
2. **UNINSURED MOTORIST PROPERTY DAMAGE (UMPD).** This coverage must be offered under all automobile liability policies insuring the owner of a motor vehicle, which **does not** include collision coverage. We will pay the actual cash value or \$3,500, whichever is less, for loss or damage to a covered motor 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.

### PAYMENT OF A LOSS

We will waive the Collision deductible or pay under the UMPD coverage only when the collision involves actual direct physical contact between your covered vehicle and the uninsured vehicle. The owner or operator of the uninsured vehicle must be identified, or the license number must identify the vehicle. You must 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 the damage.

### COMPANY PROCEDURE WHEN THIS FORM IS NOT RETURNED

If you did not sign this form and it was not attached to your new business auto application with the changes you want to make, we will automatically include Uninsured Motorist Property Damage coverage on all vehicles on your policy that **do not** carry Collision coverage. We will also add Collision deductible waiver on all vehicles on your policy that **have** Collision coverage.

### California Insurance Law requires the following information:

The California Insurance Code requires insurers to offer coverage for damage to the covered 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 covered motor vehicle when you have purchased collision coverage or
2. Pays for the damage to the covered motor vehicle when you have not purchased collision coverage.

Payment shall not include damage to personal property, except for a child passenger restraint system, or loss of use of a covered motor vehicle and shall not exceed the smaller of any of the following:

1. The amount of the Collision deductible.
2. The actual cash value of the covered motor vehicle.
3. \$3,500.

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

- I want Uninsured Motorist Property Damage on all vehicles on my policy without Collision coverage.
- I want Collision Deductible Waiver on all vehicles and trailers on my policy that have Collision coverage.
- I reject Uninsured Motorist Property Damage on all applicable vehicles.
- I reject Collision Deductible Waiver on all applicable vehicles and trailers.

These coverages only apply if you have purchased Uninsured Motorists Bodily Injury (UMBI). If you have purchased UMBI coverage, please indicate your selection, sign, date and return this form to us.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Policy Number