

NEW YORK

(To be completed and signed by the Named Insured)

Name	Policy Number
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FOR A MORE DETAILED DESCRIPTION OF THESE COVERAGES, REFER TO YOUR POLICY.

UNINSURED MOTORISTS COVERAGE

Uninsured Motorists (UM) insurance provides protection for damages as a result of bodily injury or death caused by a negligent motorist who has no insurance, or where no collectible liability insurance can be found. This coverage is provided for accidents occurring in the state of New York only and is limited to \$25,000 per person and \$50,000 for two or more persons per accident for bodily injury, and \$50,000 per person and \$100,000 for two or more persons per accident for death. This coverage is mandatory and cannot be rejected.

SUPPLEMENTARY UNINSURED/UNDERINSURED MOTORISTS COVERAGE

Supplementary Uninsured/Underinsured Motorists (SUM) insurance is an optional coverage available to you at your request. You should carefully consider purchasing SUM coverage in order to protect against the possibility of an accident involving another vehicle whose owner or operator was negligent and who may have no insurance or has liability limits lower than your own policy's liability limits. SUM provides coverage for accidents occurring either in the state of New York or other states or Canadian provinces, and is available in limits up to your policy's third party liability coverage limit but not exceeding \$250,000 per person and \$500,000 for two or more persons per accident or \$500,000 in a single limit basis. SUM coverage includes UM/UIM coverage.

By purchasing SUM, you and any insureds under the policy can be protected for bodily injury to yourselves up to the limit of SUM coverage purchased and receive payment from us for injuries sustained due to the negligence of the other vehicle's owner or operator. The maximum amount payable under this coverage will be the policy's SUM limit reduced and offset by liability or bond payments received from, or on behalf of any negligent party involved in the accident.

The following examples (using the per person limits) illustrate the proper application of SUM coverage:

- (1) Example One:** Your Bodily Injury Damages \$300,000 Your Liability Limit \$500,000
 Your SUM Limit \$250,000 Other Motor Vehicle Liability Limit \$25,000

Result., In this example, you have purchased the maximum amount of SUM coverage that must be offered by the insurer. You recover \$25,000 from the negligent owner or operator of the other motor vehicle, and 225,000 (\$250,000 minus \$25,000) under the SUM coverage, for a total recovery of \$250,000.

However, in the event that the negligent owner or operator of the other motor vehicle has no liability insurance at all, you would collect \$250,000 in SUM coverage from your own insurer.

But, if the owner or operator of the other motor vehicle was not negligent, you would receive no SUM payments.

- (2) Example Two:** Your Bodily Injury Damages \$100,000 Your Liability Limit \$25,000
 Your SUM Limit \$25,000 Other Motor Vehicle Liability Limit \$25,000

Result: You would recover \$25,000 from the negligent other motor vehicle owner or operator. But you would receive nothing under the SUM coverage, which equals the mandatory uninsured motorists coverage, since the other owner or operator's vehicle did not have less liability insurance than your vehicle. If your liability and SUM limits are both \$50,000, you would collect another \$25,000 in SUM coverage from your own insurer.

- (3) Example Three:** Your Bodily Injury Damages \$60,000 Your Liability Limit \$100,000
 Your SUM Limit \$100,000 Other Motor Vehicle Liability Limit \$50,000

Result: You would recover \$50,000 from the other negligent motor vehicle owner or operator and \$10,000 under the SUM coverage, which is the difference between the amount of your SUM coverage and the liability coverage available from the other motor vehicle owner or operator, limited by the amount of your bodily injury damages.

