

**SUPPLEMENTARY APPLICATION FOR
UNINSURED MOTORISTS AND UNDERINSURED MOTORISTS COVERAGES**

PLEASE COMPLETE AND RETURN THIS FORM IF YOU WANT TO SELECT ANY OPTIONS FOR UNINSURED MOTORISTS AND UNDERINSURED MOTORISTS COVERAGES.

Named Insured	Agent/ Agent Code
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This form does not provide coverage nor does it replace any provisions of your policy. Please read your policy for complete information on the coverages you are provided. If there is any conflict between the policy and this form, the provisions of the policy shall prevail.

Hawaii Law requires that we provide Uninsured Motorists and Underinsured Motorists coverages on your auto policy unless you reject the coverages in writing. We are also required to offer options for Uninsured Motorists and Underinsured Motorists limits equal to your bodily Injury Liability limit and stacked coverage. A brief summary of the coverages and options is provided below. Uninsured Motorists and Underinsured Motorists are separate and distinct coverages and you must request changes separately for each of the coverages. Please contact your agent if you have any questions.

Section 1. Uninsured Motorists and Underinsured Motorists Coverages Defined

Uninsured Motorists provides coverage for persons insured under the policy who are legally entitled to recover damages because of bodily injury from owners or operators of uninsured motor vehicles. For example, if you are injured in an accident caused by someone who is uninsured, you may be entitled to recover damages for bodily injury under the Uninsured Motorists coverage of your policy.

Underinsured Motorists provides coverage for persons insured under the policy who are legally entitled to recover damages because of bodily injury from owners or operators of underinsured motor vehicles. For example, if you are injured in an accident caused by the operator of a vehicle which is insured but you are entitled to recover more in damages from that vehicle's operator than the amount of his or her insurance, you may be able to recover under the Underinsured Motorists coverage of your policy.

Section 2. Rejection of Uninsured Motorists and Underinsured Motorists Coverages

Under the provisions of the law, you may reject Uninsured Motorists and Underinsured Motorists coverages in writing. If you reject any of the coverages, your rejection of that coverage will also apply to all subsequent renewal or replacement policies and you will not receive further offers or notices of the availability of these coverages with any renewal or replacement policy. *Your policy will be issued with Uninsured Motorists and Underinsured Motorists coverages if you do not reject these coverages in writing.*

Section 3. Uninsured Motorists and Underinsured Motorists Limits Equal To Your Bodily Injury Liability Limit

The law requires that we offer Uninsured Motorists and Underinsured Motorists coverages at limits that are equal to your Bodily Injury Liability limit. You may reject this option in writing and select lower limits for Uninsured Motorists and Underinsured Motorists coverages.

Your policy will be issued with Uninsured Motorists and Underinsured Motorists limits that are equal to your Bodily Injury Liability limit unless you reject these limits in writing and select lower limits.

Section 4. Non-Stacked and Stacked Uninsured Motorists and Underinsured Motorists Coverages

The law further requires that we offer stacked Uninsured Motorists and Underinsured Motorists coverages. You may reject this option in writing and select non-stacked coverage. An explanation of non-stacked and stacked coverage is provided below.

Under **non-stacked** coverage, the limits shown for the coverage applicable to each vehicle is the maximum amount of coverage available in any one accident regardless of the number of vehicles insured on your policy. For example, if your Uninsured Motorist limit is \$100,000 each person with an aggregate of \$300,000 each accident, that limit is the maximum amount of Uninsured Motorists coverage available regardless of the number of vehicles insured on your policy.

Under **stacked** coverage, the limits shown for the coverage applicable to each vehicle insured on your policy are added together and the sum of the limits is the maximum amount of coverage available in any one accident. For example, if your Uninsured Motorists limit is \$100,000 each person with an aggregate of \$300,000 each accident and you insure two vehicles on your policy, the maximum amount of Uninsured Motorists coverage available is \$200,000 each person (\$100,000 + \$100,000) with an aggregate of \$600,000 each accident (\$300,000 + \$300,000). Under this form of coverage, the maximum amount of available coverage will change during the policy term if you add or delete vehicles. Using the same example of two vehicles, if you delete one vehicle, the maximum amount of available coverage will decrease to \$100,000 each person with an aggregate of \$300,000 each accident.

If you add a third vehicle, the maximum amount of available coverage will increase to \$300,000 each person with an aggregate of \$900,000 each accident.

Your policy will be issued with stacked Uninsured Motorists and Underinsured Motorists coverages unless you reject stacked coverage in writing and select non-stacked coverage.

Section 5. Uninsured Motorists and Underinsured Motorists Premiums

The premiums for the limit options and for non-stacked and stacked coverage are shown in the following tables. Please contact your agent for information on other limit options that may be available.

Premium Table Effective May 1, 2006 New Business						
Limit Options	Uninsured Motorists			Underinsured Motorists		
	Non-Stacked		Stacked	Non-Stacked		Stacked
	Single Car	Per Car Multi-Car	Per Car Multi-Car	Single Car	Per Car Multi-Car	Per Car Multi-Car
\$20,000/40,000	\$ 22.49	\$ 17.98	\$ 25.00	\$ 23.24	\$ 18.60	\$ 31.21
\$25,000/50,000	24.95	19.96	26.60	27.04	21.62	34.67
\$50,000/100,000	31.93	25.53	30.39	40.25	32.19	45.02
\$100,000/300,000	37.34	29.88	32.73	53.88	43.11	52.92
\$250,000/500,000	41.16	32.92	34.12	66.93	53.54	58.85
\$500,000/1,000,000	42.51	34.01	34.50	72.72	58.18	61.09
\$1,000,000/1,000,000	42.96	34.36	34.66	75.45	60.36	62.00

*More than \$100,000/300,000 limits are available only upon prior approval from Dongbu Insurance company.

- The premiums shown in the table are basic premiums. Your premium will be lower if you are eligible for premium modification credits. For example, if your policy was issued with a merit credit of 10%, your Uninsured Motorists and Underinsured Motorists premiums will be reduced by that amount.

If you insure more than one vehicle on your policy, you should decide on the coverage limit that you want before you make your selection and consider the options for obtaining coverage in that amount.

For example, if you insure two vehicles for stacked Uninsured Motorists coverage at a limit of \$100,000 each person with an aggregate of \$300,000 each accident, the maximum amount of coverage available is \$200,000 each person with an aggregate of \$600,000 each accident (see Example A below).

Example	Coverage	Limit	No.of Cars	Maximum Account of Coverage Available	Premium
A	Stacked	\$100,000/300,000	2	$\$100,000/300,000 + \$100,000/300,000 = \$200,000/600,000$	$\$32.73 + \$32.73 = \$65.46$

If you want Uninsured Motorists coverage in the amount of \$100,000 each person instead of the \$200,000 limit, which was derived by stacking the \$100,000 each person limit for the two vehicles in Example A above, you can obtain coverage for the lower amount in two different ways:

1. You can accept the \$100,000/300,000 limit, reject stacked coverage and select non-stacked coverage (see Example B below); or
2. you can accept stacked coverage, reject the \$100,000/300,000 limit and select a limit of \$50,000/100,000 from the Premium Table (see Example C below). However, in this example, the maximum amount of coverage available for each accident is \$200,000, which is not equivalent to the \$300,000 each accident limit for non-stacked coverage shown in Example B. You will therefore have a maximum amount of available coverage that is equal to the each person limit for non-stacked coverage but that is \$100,000 less than the each accident limit for non-stacked coverage.

Example	Coverage	Limit	No.of Cars	Maximum Amount of Coverage Available	Premium
B	Non-Stacked	\$100,000/300,000	2	\$100,000/300,000	$\$29.88 + \$29.88 = \$59.76$
C	Stacked	\$50,000/100,000	2	$\$50,000/100,000 + \$50,000/100,000 = \$100,000/200,000$	$\$30.39 + \$30.39 = \$60.78$

There are several important points to take into consideration when you select stacked coverage at a limit that is lower than your Bodily Injury Liability limit.

- It is not always possible to select a lower limit for Uninsured Motorists and Underinsured Motorists that, when stacked, will be equivalent to both the each person and each accident limits for Bodily Injury Liability because only specific limit options are available.
- If you rely upon stacking to obtain the amount of coverage that you want, keep in mind that the maximum amount of available coverage will increase if you add vehicles or decrease if you delete vehicles.
- The examples shown above are just three examples of non-stacked and stacked coverage for a policy that insures two vehicles. Your circumstances may differ and you should consider the various options based on the coverage you desire and the number of vehicles you insure on your policy.

If you have any questions concerning Uninsured Motorists and Underinsured Motorists coverages or the options for these coverages, please contact your agent.

Section 6. Selection of Uninsured Motorists And Underinsured Motorists Options

Please complete this section if you want to change your Uninsured Motorists and/or Underinsured Motorists coverages.

Rejection of Uninsured Motorists And Underinsured Motorists Coverages

If you want to reject Uninsured Motorists and/or Underinsured Motorists coverages, place an "X" in the appropriate box(es) in Table A and sign the table.

Table A. Rejection of Uninsured Motorists and/or Underinsured Motorists Coverages

I reject the following coverage(s) on my policy and all subsequent renewal and replacement policies,
I acknowledge that I was provided with an explanation of the coverages and the premiums for the available
limit and coverage options.

☐

I reject Uninsured Motorists coverage.

☐

I reject Underinsured Motorists coverage.

Name of Insured (Please print)

Policy Number

Signature of Named of Insured

Date

Note: If you have rejected Uninsured Motorists and/or Underinsured Motorists coverage(s) in Table A above,
you may disregard Tables B and C for the coverage you rejected.

**Rejection of Uninsured Motorists And Underinsured Motorists Limits Equal
To Your Bodily Injury Liability Limit**

If you want to reject Uninsured Motorists and/or Underinsured Motorists limits that are equal to your Bodily Injury Liability limit, place an "X" in the appropriate box in Tables B.1. and/or B.2. for the limit you want and sign the table(s). The limit you select for each of the coverage(s) cannot be higher than your Bodily Injury Liability limit.

Table B.1. Rejection of Uninsured Motorists Limit Equal To Your Bodily Injury Liability Limit

I reject the Uninsured Motorists limit equal to my Bodily Injury Liability limit and select the limit indicated below for my policy and all subsequent renewal and replacement policies. I acknowledge that I was provided with an explanation of this option and the premiums for the available limit options.

<input type="checkbox"/>	\$20,000 each person/40,000 each accident	<input type="checkbox"/>	\$100,000 each person/300,000 each accident
<input type="checkbox"/>	\$25,000 each person/50,000 each accident	<input type="checkbox"/>	\$250,000 each person/500,000 each accident
<input type="checkbox"/>	\$50,000 each person/100,000 each accident	<input type="checkbox"/>	\$500,000 each person/1,000,000 each accident

Name of Insured (Please print)

Policy Number

Signature of Named of Insured

Date

*Refer to the Premium Table for the requirement for the limit option.

Table B.2. Rejection of Underinsured Motorists Limit Equal To Your Bodily Injury Liability Limit

I reject the Underinsured Motorists limit equal to my Bodily Injury Liability limit and select the limit indicated below for my policy and all subsequent renewal and replacement policies. I acknowledge that I was provided with an explanation of this option and the premiums for the available limit options.

<input type="checkbox"/>	\$20,000 each person/40,000 each accident	<input type="checkbox"/>	\$100,000 each person/300,000 each accident
<input type="checkbox"/>	\$25,000 each person/50,000 each accident	<input type="checkbox"/>	\$250,000 each person/500,000 each accident
<input type="checkbox"/>	\$50,000 each person/100,000 each accident	<input type="checkbox"/>	\$500,000 each person/1,000,000 each accident

Name of Insured (Please print)

Policy Number

Signature of Named of Insured

Date

*Refer to the Premium Table for the requirement for the limit option.

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Rejection of Stacked Uninsured Motorists And Underinsured Motorists Coverages

If you want to reject stacked Uninsured Motorists and/or Underinsured Motorists coverage(s) and select non-stacked coverage, sign Tables C.1. and/or C.2.

Table C.1. Rejection of Stacked Uninsured Motorists Coverage

I reject stacked Uninsured Motorists coverage on my policy and all subsequent renewal and replacement policies and select non-stacked coverage. I acknowledge that I was provided with an explanation of this option and the premium for stacked coverage.

Name of Insured (Please print)

Policy Number

Signature of Named Insured

Date

Table C.2. Rejection of Stacked Underinsured Motorists Coverage

I reject stacked Underinsured Motorists coverage on my policy and all subsequent renewal and replacement policies and select non-stacked coverage. I acknowledge that I was provided with an explanation of this option and the premium for stacked coverage.

Name of Insured (Please print)

Policy Number

Signature of Named Insured

Date