

SUMMARY OF UNINSURED MOTORISTS (UM) AND UNDERINSURED MOTORISTS (UIM) COVERAGE PROVISIONS UNDER THE ISO PERSONAL AUTO PROGRAM

EXPLANATORY MEMORANDUM

Enclosed is a summary of Uninsured Motorists (UM) Underinsured Motorists (UIM) provisions that reflect ISO's forms, rules and pricing information applicable in each ISO Personal Auto jurisdiction. This summary provides you with current information regarding the loss costs displays, stacking requirements where applicable, UIM trigger and reduction provisions, an overview of UM and UIM offer requirements under the ISO rules and other information shown in the Notes section of the summary. This summary is intended to assist participating companies in their review of the various state-specific forms and rules requirements that pertain to UM Coverage and UIM Coverage.

Important Note

Insurance Services Office, Inc. (ISO) makes available advisory services to U.S. property/casualty insurers. ISO has no adherence requirements. The attached summary of UM and UIM coverage provisions and offer requirements in each ISO jurisdiction is intended solely for the information and use of ISO's participating insurers and their representatives. Neither ISO's general explanations of UM and UIM coverage provisions and offer requirements under the ISO program, nor opinions expressed by ISO's staff necessarily reflect every insurer's view or control any insurer's underwriting or claims practices. If there is any conflict between the ISO UM or UIM endorsements or the ISO manual rules, and this summary, the provisions of the ISO UM or UIM endorsements or the ISO manual rules will apply.

Summary of Uninsured Motorists (UM) Coverage and Underinsured Motorists (UIM) Coverage Provisions Under the ISO Personal Auto Program

<i>Coverage Structure Form Number</i>	<i>Intra-Policy Stacking</i>	<i>Inter-Policy Stacking</i>	<i>UIM Trigger</i>	<i>UIM Reduction</i>	<i>Overview of Offer requirements</i>	<i>Notes</i>
Alabama						
Combined UM/UIM BI PP 04 31	Yes	Yes	Damages	Damages	UM/UIM BI shall be afforded but not in excess of the liability limits. Named insured may reject in writing. If there is more than one named insured, each named insured must reject the coverage in writing.	Insureds may intra-policy stack the limits on up to 3 vehicles on the policy.
Alaska						
Combined UM/UIM BI and UM/UIM PD PP 04 93	No	No	Damages	Damages	Combined UM/UIM BI must be offered at limits equal to liability limits. Named insured can reject 1) UM/UIM BI 2) UM/UIM PD or (3) both UM/UIM BI & UM/UIM PD, or select lower limits but not less than FR limits.	
Combined UM/UIM BI PP 04 93	No	No	Damages	Damages	Combined UM/UIM BI must be offered at limits equal to liability limits. Named insured may reject in writing.	
Combined UM/UIM PD PP 04 93	No	No	Damages	Damages	Combined UM/UIM PD must be offered at limits equal to FR limit for UM/UIM PD coverage. Named insured may reject in writing.	UM/UIM PD is subject to a mandatory \$250 deductible.
Arizona						
UM BI PP 04 77	No	No			UM BI shall be offered at limits equal to BI liability limits. Named insured may reject in writing or select lower limits, but not less than FR limits.	
UIM BI PP 04 89	No	No	Damages	Damages	UIM BI shall be offered at limits equal to BI liability limits. Named insured may reject in writing or select lower limits, but not less than FR limits.	The rejection of UM BI and UIM BI coverages or selection of lower limits shall be made on a form approved by the Director of Insurance except where coverage is purchased at liability limits.

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Coverage Structure Form Number	Intra-Policy Stacking	Inter-Policy Stacking	UIM Trigger	UIM Reduction	Overview of Offer requirements	Notes
Arkansas						
UM BI PP 04 95	No	No			UM BI must be afforded at limits not less than FR limits. Named insured may reject UM BI in writing. Subject to certain exceptions, if liability limits greater than FR limits are purchased, increased UM limits must be offered up to policy's liability limits.	
Combined UM BI and UM PD PP 04 95	No	No			Combined UM BI and UM PD must be offered if UM BI is purchased. Named insured may reject UM PD in writing.	Subject to certain exceptions, UM PD is subject to a mandatory \$200 deductible.
UIM BI PP 04 34	No	No	Damages	Damages	UIM BI must be offered at limits equal to FR limits. Named insured may reject in writing.	
California						
Combined UM/UIM BI PP 04 87	No	No	Limits	Limits	Combined UM/UIM shall be offered at limits equal to BI liability limits. Named insured may reject in writing UM/UIM BI or select lower limits but not less than the FR limits.	\$3,500 per accident limit applies to UM PD. No other limits are available.
UM PD PP 04 87	No	No			UM PD shall be offered in writing where UM BI is afforded and collision coverage is not afforded. Named insured may reject UM PD.	
Colorado						
Combined UM/UIM BI PP 04 25	No	Yes*	Damages	Damages	Combined UM/UIM BI must be afforded. Named insured may reject UM/UIM BI in writing. Increased limits shall be offered in an amount equal to the single limit liability or bodily injury liability limits of the policy.*	Per-policy rating applies*
UM PD PP 04 37	No	No			UM PD shall be afforded at the request of the named insured if collision coverage is not afforded.	At the option of the insured, coverage may be subject to a \$100 or \$200 deductible.
Connecticut						
UM BI combined with Standard UIM BI PP 04 91	No	No	Limits	Limits	UM/UIM shall be afforded at limits equal to liability limits. Named insured may, by written request, select lower UM/UIM limits but not less than \$40,000 single limit or \$20,000/\$40,000 split limits BI. Increased limits must be offered.	
UM BI combined with UIM BI Conversion Coverage PP 04 91	No	No	Damages	Damages	An option to select UIM Conversion Coverage shall be offered.	

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<i>Delaware</i>						
Combined UM/UIM BI and UM PD PP 04 71	No	No	Damages	Damages	Combined UM/UIM BI and UM PD shall be afforded at limits not less than FR limits. Named insured may reject UM/UIM in writing. Increased limits must be offered.	* Refer to Insuring Agreement. UM PD is subject to a mandatory \$250 deductible.
<i>District of Columbia</i>						
Combined UM BI and UM PD PP 04 56	No	No			Combined UM BI and UM PD must be afforded. Increased limits may be afforded.	UM PD is subject to a mandatory \$200 deductible.
Combined UIM BI and UIM PD PP 04 56	No	No	Damages	Damages	Combined UIM BI and UIM PD must be afforded. Increased limits may be afforded.	UIM PD is subject to a mandatory \$200 deductible.
<i>Florida</i>						
Combined UM/UIM BI (Stacked) PP 04 43	Yes	Yes	Damages	Damages	Combined UM/UIM BI (stacked) must be afforded at limits equal to liability limits. Named insured may reject UM/UIM in writing or select lower limits on a form approved by the Insurance Commissioner.	Insured may select the non-stacked option. The insurer must at least annually notify the named insured of his options as to UM Coverage. Notice must be given in a manner approved by the DOI.
Combined UM/UIM BI (Non-Stacked) PP 04 42	No	No	Damages	Damages	Combined UM/UIM BI (non-stacked) may be offered at limits equal to liability limits. Named insured may reject UM/UIM in writing or select lower limits on a form approved by the Insurance Commissioner.	
<i>Georgia</i>						
Combined UM/UIM BI and UM/UIM PD PP 04 54 (Added-On)	No	Yes	Modified Damages	Damages	Uninsured Motorists Add-On Coverage shall be afforded at limits equal to liability limits. Named insured may reject in writing or select lower limits but not less than the FR limits.	Optional per-accident deductibles may apply to combined UM/UIM BI and UM/UIM PD.
Combined UM/UIM BI and UM/UIM PD PP 14 17 (Reduced)	No	Yes	Modified Stacked Limits	Limits	An option to select UM Reduced Coverage shall be offered.	
<i>Guam</i>						
UM BI PP 00 01	No	No			UM BI may be afforded only if liability coverage has been purchased. Increased limits may be afforded but not in excess of liability limits.	
UIM BI PP 03 11	No	No	Limits	Limits	UIM BI is provided under UM Coverage up to FR limits. Increased UIM limits may be afforded only if increased limits UM Coverage	

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Coverage Structure Form Number	Intra-Policy Stacking	Inter-Policy Stacking	UIM Trigger	UIM Reduction	Overview of Offer requirements	Notes
is afforded and must be equal to UM limits.						
<i>Idaho</i>						
UM BI PP 00 01, PP 01 91	No	No			UM BI must be afforded. Named insured may reject UM BI in writing.	
UIM BI PP 14 23	No	No	Limits	Limits	UIM BI is provided under UM Coverage up to FR limits. Increased UIM limits may be afforded only if increased limits UM Coverage is afforded and must be equal to UM limits.	
<i>Illinois</i>						
UM BI PP 00 01, PP 01 74	No	No			UM BI shall be afforded at limits equal to liability limits. Named insured may reject in writing UM BI limits equal to liability limits but not less than FR limits.	
UIM BI PP 04 47	No	No	Modified Limits	Limits	UIM BI shall be afforded on all policies that provide increased limits for UM coverage.	
UM PD PP 04 86	No	No			UM PD shall be made available under every PD liability policy where collision coverage is not afforded.	The limit for UM PD is \$15,000. No other limits are available. UM PD is subject to a mandatory \$250 deductible.
<i>Indiana</i>						
UM BI PP 04 69	No	No			UM BI must be provided at limits equal to liability limits. Named insured can reject UM BI in writing.	
UM BI and UM PD PP 04 69	No	No			UM BI must be provided at limits equal to liability limits and UM PD at limits equal to FR limits. Named insured can reject UM BI in writing; or UM PD only.	UM PD is subject to an optional \$300 deductible.
UIM BI PP 14 02	No	No	Modified Limits	Limits	UIM BI must be provided at limits equal to liability limits. Named insured has right to reject UIM BI in writing.	
<i>Iowa</i>						
UM BI (Non-Stacked) PP 04 60	No	No			UM BI (Non-Stacked) shall be afforded. Named insured can reject this coverage in writing. If there is more than one named insured, each named insured must reject the coverage in writing. Increased limits may be afforded.	
UIM BI (Non-Stacked)	No	No	Modified	Damages	UIM BI (Non-Stacked) must be provided.	

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Coverage Structure Form Number	Intra-Policy Stacking	Inter-Policy Stacking	UIM Trigger	UIM Reduction	Overview of Offer requirements	Notes
PP 04 85			Damages		Named insured can reject this coverage in writing. If there is more than one named insured, each named insured must reject the coverage in writing. Increased limits may be afforded.	
UM BI (Stacked) PP 04 12	Yes	Yes			UM BI (Stacked) option may be made available, only upon written rejection by the named insured of UM BI (Non-Stacked).	This option applies to multi-vehicle policies.
UIM BI (Stacked) PP 04 14	Yes	Yes	Modified Damages	Damages	UIM BI (Stacked) option may be made available, only upon written rejection by the named insured of UIM BI (Non-Stacked).	This option applies to multi-vehicle policies.
Kansas						
Combined UM/UIM BI PP 04 57	No	No	Limits	Damages	Combined UM/UIM BI must be afforded at limits equal to liability limits. Named insured may reject such limits that are in excess of basic limits.	
Kentucky						
UM BI PP 04 32	No	Yes			UM BI shall be afforded. The Named insured can reject this coverage in writing. Increased limits may be afforded.	
UIM BI PP 04 39	No	Yes	Damages	Damages	UIM BI shall be made available upon request of the named insured and may not be in excess of liability limits. If UM BI is also provided, both coverages shall be provided at the same limits.	If UM BI/UIM BI is purchased at limits less than the maximum limits available, the named insured shall be notified upon initial policy renewal of the availability of higher limits.
Louisiana						
Combined UM/UIM BI PP 04 78	No	No	Damages	Damages	Combined UM/UIM BI shall be afforded at limits equal to liability limits. Named insured may reject UM/UIM in writing, select lower limits or select Economic Loss UM coverage if insurer makes the coverage available.	
UM/UIM PD PP 04 40	No	No	Damages	Damages	UM/UIM PD shall be afforded when Collision coverage is not afforded provided that UM BI is afforded and Named insured requests UM PD in writing.	UM/UIM PD is subject to a mandatory \$250 deductible. UM/UIM PD limit is \$10,000. No other limits are available.
Combined UM/UIM (Economic Loss) PP 14 05	No	No	Damages	Damages	An insurer may make Economic Loss UM coverage available to the named insured as an alternative to UM BI up to liability limits.	

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Maine						
Combined UM/UIM BI PP 14 13	No	No	Limits	Limits	Combined UM/UIM shall be afforded at limits equal to liability limits. The Named insured can reject the coverage in writing and select lower limits, but not less than FR.	
Maryland						
Combined UM/UIM BI and UMPD PP 04 59	No	No	Modified Limits	Limits	Combined UM/UIM BI and UM PD shall be afforded at limits equal to liability limits. The named insured must be offered the option to select lower limits in writing but not less than FR.	UM/UIM PD is subject to a mandatory \$250 deductible.
Massachusetts						
UM BI PP 14 19	No	No			UM BI must be afforded at limits not less than the limits required by the compulsory automobile law of Massachusetts. Increased limits of \$35,000/80,000 UM BI must be offered.	
UIM BI PP 14 18	No	No	Limits	Limits	UIM BI must be offered.	
Michigan						
UM BI PP 00 01, PP 01 80	No	No			UM BI may be afforded only if liability coverage has been purchased.	
UIM BI PP 03 11	No	No	Limits	Limits	UIM is optional.	
Minnesota						
Combined UM/UIM BI PP 04 97	No	No	Damages	Damages	Combined UM/UIM BI shall be afforded at limits of \$25,000/50,000 split limit or 50,000 single limit. Increased limits shall be offered at limits equal to liability limits but not less than basic limits.	
Mississippi						
Combined UM/UIM BI and UM/UIM PD PP 04 74	Yes	Yes	Stacked Limits	Limits	Combined UM/UIM BI and UM/UIM PD must be afforded. Named insured can: (1) reject UM/UIM entirely, OR (2) reject UM/UIM PD portion only. No insured may have UM/UIM PD only unless UM/UIM BI is also afforded.	UM/UIM PD is subject to a mandatory \$200 deductible.

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Missouri						
UM BI PP 14 07	Yes	Yes			UM BI must be afforded.	Stacking applies to UM only. Only Class I insureds may stack.
UIM BI PP 14 22	No	No	Damages	Damages	UIM BI is optional.	
Montana						
UM BI PP 00 01, PP 01 83*	No	Yes			UM BI shall be afforded and named insured may reject coverage.	Per-policy rating applies to UM and UIM.
UIM BI PP 14 30	No	Yes	Damages*	Damages*	UIM BI is provided under UM Coverage up to FR limits. Increased UIM limits may be afforded only if increased limits UM Coverage is afforded and must be equal to UM limits.	*Refer to Amendment of Policy Provisions PP 01 83.
Nebraska						
Combined UM/UIM BI PP 04 48	No	No	Modified Damages	Damages	Combined UM/UIM BI must be afforded at limits of \$25,000/50,000 split limit or 50,000 single limit. The named insured can request higher limits in writing.	
Nevada						
Combined UM/UIM BI PP 14 12	No	No	Damages	Damages	Combined UM/UIM BI shall be afforded at limits equal to liability limits on a form approved by the NV Ins. Commissioner. Named insured may reject UM/UIM in writing or select lower limits.	
New Hampshire						
Combined UM/UIM BI and UM PD PP 04 45	No	No	Modified Limits*	Limits	Combined UM/UIM BI and UM PD must be afforded. Increased limits must be afforded at limits equal to liability limits.	*Refer to Amendment of Policy Provisions PP 01 76.
New Jersey						
Combined UM/UIM BI and UM/UIM PD PP 04 80	No	No	Limits	Limits	Except for the NJ Basic PAP, combined UM/UIM BI and UM/UIM PD shall be afforded. Increased limits may be provided but not in excess of liability limits.	PD part of UM/UIM PD does not apply to "hit-and-run" vehicles. UM/UIM PD subject to a mandatory \$500 deductible.

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<i>New Mexico</i>						
Stacked UM/UIM BI and UM PD PP 04 61	Yes	Yes	Stacked Limits	Limits	Combined UM/UIM BI and UM PD (Stacked) shall be afforded. Increased limits cannot exceed liability limits. Named insured may reject UM/UIM in writing and may also be offered the option to select non-stacked.	Only Class 1 insureds may stack. UM PD is subject to a mandatory \$250 deductible.
Non-Stacked PP 14 15	No	Yes	Stacked Limits	Limits		To select non-stacked UM Coverage, the named insured must reject stacked UM Coverage in writing. The non-stacked option is rated on a per-policy basis.
<i>New York</i>						
Supplementary UM/UIM BI (Applicable to accidents inside and outside of NY State) PP 04 09	No	No	Modified*	Limits	SUM coverage must be offered to the named insured in writing. If provided, SUM includes statutory \$25/50 UM coverage.	*Refer to Insuring Agreement I. Definitions (3) for the following UIM trigger: There is a bodily injury liability insurance coverage or bond applicable to such motor vehicle at the time of the accident, but: (i) The amount of such insurance coverage or bond is less than the third-party bodily injury liability limit of this policy; or (ii) The amount of such insurance coverage or bond has been reduced by payments to other persons injured in the accident, to an amount less than the third-party bodily injury liability limit of this policy.
Statutory UM (Only applicable to accidents within NY State) PP 04 76	No	No			Statutory UM shall be afforded on every policy when SUM is not purchased.	
<i>North Dakota</i>						
UM BI PP 04 30	No	No			UM BI shall be provided at FR limits. Increased limits shall also be made available at the insured's request.	
UIM BI PP 04 29	No	No	Modified Limits	Damages	UIM BI shall be provided at same limits as UM BI.	
<i>Ohio</i>						
UM BI PP 04 82	No	No			UM BI coverage may be afforded only if liability coverage has been purchased. Increased limits may be afforded but not in excess of liability limits.	

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UM PD PP 14 04	No	No			UM PD shall be made available when UM coverage is afforded and Collision coverage is not afforded.	The limit for UM PD Coverage is \$7,500. No other limits are available. UM PD is subject to a mandatory \$250 deductible.
UIM BI PP 14 09	No	No	Modified Limits	Limits	UIM BI is provided up to the FR limits. Increased UIM limits may be afforded only if increased limits UM coverage is afforded and must be equal to UM limits.	
Oklahoma						
Combined UM/UIM BI PP 04 62	No	No	Damages	Damages	Combined UM/UIM BI shall be afforded at limits not less than FR limits. Named insured or applicant has the right to reject this coverage or select lower limits in writing.	
Oregon						
Combined UM/UIM BI PP 04 51	No	No	Modified Limits	Limits	UM/UIM BI must be afforded and may not exceed liability limits. Named insured can select lower limits in writing but not less than FR limits.	If the named insured selects lower limits, a written statement to select lower limits shall be made on a form approved by the Department of Insurance and Finance within 60 days of the time a named insured selects lower limits.
UM PD PP 04 44	No	No			UM PD shall be made available at limits at least equal to FR limits.	UM PD is subject to a mandatory \$300 deductible for hit-and-run vehicles or phantom vehicles. UM PD is subject to a mandatory \$200 deductible for every other accident.
Pennsylvania						
UM BI (Stacked) PP 04 23	Yes	Yes			UM BI (Stacked) shall be offered at limits equal to liability limits. The named insured can reject this coverage entirely in writing or select different limits, but not less than FR limits or greater than liability limits.	Only Class I insureds may stack.
UIM BI (Stacked) PP 04 19	Yes	Yes	Damages	Damages	UIM BI (Stacked) shall be offered at limits equal to liability limits. The named insured can reject this coverage entirely in writing or select different limits, but not less than FR limits or greater than liability limits.	Only Class I insureds may stack.
UM BI (Non-Stacked) PP 04 21	No	No			The named insured shall be offered the option to select UM BI (Non-Stacked). On a single vehicle policy, the named insured must purchase	To select non-stacked UM coverage, the named insured must waive stacked limits in writing on a form approved by the

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					Non-Stacked or reject UM coverage entirely.	Insurance Commissioner.
UIM BI (Non-Stacked) PP 04 17	No	No	Damages	Damages	The named insured shall be offered the option to select UIM BI (Non-Stacked). On a single vehicle policy, the named insured must purchase Non-Stacked or reject UIM coverage entirely.	To select non-stacked UM coverage, the named insured must waive stacked limits in writing on a form approved by the Insurance Commissioner.
Puerto Rico						
UM BI PP 00 01	No	No			UM BI may be afforded only if liability coverage is purchased. Increased limits may be afforded but not in excess of liability limits.	
UIM BI PP 03 11	No	No	Limits	Limits	UIM BI is provided under UM Coverage up to FR limits. Increased UIM limits may be afforded only if increased limits UM coverage is afforded and must be equal to UM limits.	
Rhode Island						
Combined UM/UIM BI PP 04 90	No	Yes	Damages	Damages	Combined UM/UIM BI shall be afforded on a per policy basis, at limits equal to liability limits. The named insured may select lower limits but not less than FR limits.	
Combined UM/UIM PD PP 04 68	No	Yes	Damages	Damages	Combined UM/UIM PD must be offered at a minimum limit of \$25,000. Combined UM/UIM PD shall be provided at a minimum limit of \$25,000 if Collision coverage is not provided unless such coverage is rejected by the named insured in writing.	UM/UIM PD is subject to a mandatory \$200 deductible.
South Carolina						
UM BI and UM PD PP 04 65	Yes	Yes			UM BI and UM PD shall be provided at limits not less than FR limits. Increased limits shall be offered but cannot exceed liability limits. The named insured may reject this coverage.	Only Class I insureds may stack. UM PD is subject to a mandatory \$200 deductible. If the named insured fails to return a completed Offer of Optional Additional Uninsured and Underinsured Automobile Insurance Coverages form to the insurer within 30 days, Uninsured Motorists Coverage shall be provided at limits equal to the policy's liability limits.
UIM BI and UIM PD PP 04 88	Yes	Yes	Damages	Damages	UIM BI and UIM PD must be offered at limits up to, but not in excess of liability limits. The named insured may reject this coverage.	Only Class I insureds may stack. If the named insured fails to return a completed Offer of Optional Additional Uninsured and Underinsured Automobile Insurance Coverages form to the insurer within 30 days, Underinsured Motorists Coverage

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						shall be provided at limits equal to the policy's liability limits.
<i>South Dakota</i>						
UM BI PP 00 01, PP 01 65	No	No			UM BI must be provided at limits equal to liability limits. UM BI cannot exceed \$300,000 single limit or \$100/300 split limits unless the insured requests higher limits.	
UIM BI PP 03 11, PP 01 65*	No	No	Damages*	Limits	Increased limits must be provided at limits equal to liability limits but cannot exceed \$300,000 single limit or \$100/300 split limits unless the insured requests higher limits.	*Refer to Amendment of Policy Provisions PP 01 65
<i>Tennessee</i>						
Combined UM/UIM BI and UM/UIM PD PP 04 52	No	No	Modified Limits	Limits	Combined UM/UIM BI and UM/UIM PD must be afforded at limits equal to liability limits. Named insured has right to reject this coverage or the PD portion only. The named insured can select lower limits, but not less than FR limits.	If UM BI coverage is purchased, the named insured shall be provided an opportunity to include UM/UIM PD. UM/UIM PD is subject to a mandatory \$200 deductible.
<i>Texas</i>						
Combined UM/UIM BI and UM/UIM PD PP 14 10	No	No	Modified Damages	Damages	Combined UM/UIM BI and UM/UIM PD shall be afforded but may not be in excess of the liability limits. The named insured may reject the coverage in writing.	UM/UIM PD subject to a mandatory \$250 deductible.
<i>Utah</i>						
UM BI PP 14 14	No	No			UM BI shall be afforded at limits equal to the lesser of 1) the liability limits; or 2) the maximum UM limits made available by the insurer. The named insured may reject such coverage or select lower limits, but not less than FR limits.	The rejection of coverage or selection of lower limits must be in writing on a form provided by the insurer.
UM PD PP 04 24	No	No			UM PD shall be made available if Collision Coverage is not afforded.	UM PD is subject to a mandatory \$250 deductible. The limit for UM PD coverage is \$3,500. No other limits are available. The rejection of coverage or selection of lower limits must be in writing on a form provided by the insurer.
UIM BI PP 04 66	No	No	Damages	Damages	UIM BI shall be afforded at limits equal to the lesser of 1). the liability limits; or 2) the maximum UIM limits made available by the	The rejection of coverage or selection of lower limits must be in writing on a form provided by the insurer.

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insurer. The named insured may reject such coverage or select lower limits equal to at least \$10/20 split limits or \$20,000 single limit.						
Vermont						
Combined UM/UIM BI and UM/UIM PD PP 04 96	No	Yes	Modified Limits	Limits	UM/UIM BI and UM/UIM PD must be afforded at limits: 1) equal to liability limits if BI liability limit is greater than \$100,000 single limit or \$50/100 split limits; 2) of \$100,000 single limit UM/UIM BI if single limit liability limit is equal or less than \$100,000; or 3) of \$50/100 split limits UM/UIM BI if liability limit is equal to or less than \$50/100. For policies with BI limits greater than \$100,000 single limit or \$50/100 split limits, named insured can reject increased UM BI in writing and select lower limits subject to a minimum of \$100,000 single limit or \$50/100 split limits.	UM/UIM PD is subject to a mandatory \$150 deductible. UM/UIM PD must be afforded at a limit of \$10,000 per claim. No other limits are available.
Virgin Islands						
UM BI PP 00 01	No	No			UM BI may be afforded only if liability coverage is purchased. Increased limits may be afforded but not in excess of liability limits.	
UIM BI PP 03 11	No	No	Limits	Limits	UIM BI is provided under UM Coverage up to FR limits. Increased UIM limits may be afforded only if increased limits UM coverage is afforded and must be equal to UM limits.	
Virginia						
Combined UM/UIM BI and UM/UIM PD PP 14 03	No	Yes	Stacked Modified Limits	Limits	Combined UM/UIM BI and UM/UIM PD shall be afforded at limits equal to the liability limits on the policy. Named insured must reject in writing and can select lower limits but not less than FR limits.	UM/UIM PD is subject to a mandatory \$200 deductible for accidents involving a hit-and-run vehicle. Inter-Policy stacking-Refer to Amendment of Policy Provisions PP 01 99
Washington						
Combined UM/UIM BI and UM/UIM PD PP 04 81	No	No	Damages	Damages	Combined UM/UIM BI must be afforded at limits equal to liability limits. PD limits may be afforded at limits less than liability limits, but not less than FR limits. Named insured or spouse may reject in writing BI and PD UIM or reject PD portion only and may select lower limits of UM/UIM BI but not less than FR.	UM/UIM PD is subject to mandatory \$300 deductible for hit-and-run accidents and mandatory \$100 deductible for all other accidents.

Summary of Uninsured Motorists (UM) Coverage and Underinsured Motorists (UIM) Coverage Provisions Under the ISO Personal Auto Program

<i>Coverage Structure Form Number</i>	<i>Intra-Policy Stacking</i>	<i>Inter-Policy Stacking</i>	<i>UIM Trigger</i>	<i>UIM Reduction</i>	<i>Overview of Offer requirements</i>	<i>Notes</i>
<i>West Virginia</i>						
UM BI and UM PD PP 04 53	No	No			UM BI and UM PD shall be afforded at limits not less than FR limits on a form prescribed by the Insurance Commissioner. Increased limits must be offered at liability limits on a form prescribed by the Insurance Commissioner. The named insured may reject increased limits in writing.	UM PD is subject to a mandatory \$300 deductible.
UIM BI and UIM PD PP 04 53	No	No	Damages	Damages	UIM BI and UIM PD shall be provided as an option to the insured at limits equal to liability limits on a form prescribed by the Insurance Commissioner. Named insured can reject UIM in writing.	
<i>Wisconsin</i>						
UM BI PP 04 27	No	No			UM BI shall be afforded at limits not less than \$300,000 single limit or \$100/300 split limits.	Insureds may intra-policy stack the UM/UIM limits on up to 3 vehicles on the policy.
UIM BI PP 04 28	No	No	Modified Limits	Limits	UIM BI shall be afforded at limits not less than \$300,000 single limit, or \$100/300 split limits.	
<i>Wyoming</i>						
UM BI PP 14 11	No	Yes			UM BI shall be afforded. The named insured has the right to reject this coverage in writing.	
UIM BI PP 03 11, PP 01 73*	No	Yes	Limits	Limits	UIM BI is provided under UM Coverage up to FR limits. Increased UIM limits may be afforded only if increased limits UM Coverage is afforded and must be equal to UM limits.	*Refer to Amendment of Policy Provisions- PP 01 73