

AGREEMENT TO REDUCE UNINSURED MOTORIST COVERAGE

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. Those provisions also permit the insurer and the applicant to 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 the 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.

I HEREBY AGREE TO REDUCE UNINSURED MOTORIST COVERAGE.

The reduction applies to this policy, or any continuation, renewal or replacement of the policy issued to the Named Insured, or the reinstatement within 30 days of any lapse thereof, and is binding upon every insured to whom the policy provisions apply.

DO NOT SIGN THIS AGREEMENT UNTIL YOU READ AND UNDERSTAND IT.

Accepted by: _____ Date : _____
Signature of Named Insured and/or Spouse

NAME INSURED	POLICY NUMBER	EFFECTIVE 12:01 A.M. PACIFIC TIME

PLEASE SIGN AND RETURN THIS COPY