

**FLORIDA AUTO SUPPLEMENT**

AGENCY	CARRIER	NAIC CODE
POLICY NUMBER	NAMED INSURED(S)	

NOTICE TO POLICYHOLDERS**FLORIDA NOTIFICATION OF AVAILABILITY OF UNINSURED MOTORIST COVERAGE**

Florida law requires us to notify you about options with respect to Uninsured Motorist Coverage. The following options are available with respect to Uninsured Motorist Coverage:

1. Uninsured Motorist Coverage at limits equal to your Bodily Injury Liability Coverage (split limits) or Combined Single Limit for Liability Coverage.
2. If your Bodily Injury Liability Coverage (split limits) are higher than \$10,000/\$20,000, or if your Combined Single Limit for Liability Coverage is at least \$30,000, you may select Uninsured Motorist Coverage limits that are lower than your Liability Coverage limits but you may not select Uninsured Motorist Coverage limits less than: (1) split limits of \$10,000 for each person, subject to \$20,000 for each accident with respect to bodily injury; or (2) a single limit of \$20,000 for each accident.
3. Non-stacked Or Stacked Uninsured Motorist Coverage Options If You Are An Individual
If your policy is a personal auto policy, or if your policy is a commercial auto policy and you are designated as an individual in the Declarations of such policy, you have the option to purchase non-stacked Uninsured Motorist Coverage or stacked Uninsured Motorist Coverage.
 - Non-stacked Option
Subject to the provisions of the policy, and except as provided in the following sentence, non-stacked Uninsured Motorist Coverage generally does not allow an insured to combine or stack one applicable Uninsured Motorist Coverage limit with other applicable Uninsured Motorist Coverage limit(s) for the same loss. However, if there is other applicable insurance available under one or more policies or provisions of coverage, any recovery for loss suffered by you or any family member residing with you while occupying a vehicle not owned by you or any such family member may not exceed the sum of:
 - a. The limit of liability for Uninsured Motorist Coverage applicable to the vehicle you or any such family member was occupying at the time of the accident; and
 - b. The highest limit of liability for Uninsured Motorist Coverage applicable to any one vehicle under any one policy affording coverage to you or any such family member.
 - Stacked Option
Subject to the provisions of the policy, stacked Uninsured Motorist Coverage generally allows an insured under a personal auto policy or you or a family member under a commercial auto policy to combine or stack one applicable Uninsured Motorist Coverage limit with other applicable Uninsured Motorist Coverage limit(s) for the same loss. For example, under stacked Uninsured Motorist Coverage, you or a family member may add together the Uninsured Motorist Coverage limits for each vehicle that has such coverage under your policy.
4. Non-stacked Uninsured Motorist Coverage If You Are Other Than An Individual
If your policy is a commercial auto policy and you are designated as other than an individual in the Declarations, your policy will include non-stacked Uninsured Motorist Coverage unless you reject Uninsured Motorist Coverage entirely.
5. Rejection Of Uninsured Motorist Coverage Entirely

If you have any questions or wish to revise the coverages you presently have, please contact your agent or your insurance company.

Includes copyrighted material of Insurance Services Office Inc. with its permission.