



UTAH AUTO SUPPLEMENT

PRODUCER		APPLICANT/NAMED INSURED	
CODE:	SUB CODE:	COMPANY: POLICY #:	EFFECTIVE DATE

PERSONAL INJURY PROTECTION COVERAGE WAIVER OF LOSS OF INCOME BENEFITS

A 1994 Utah law added a new option to insurance coverage for Personal Injury Protection, Income Benefits.

Income Benefits coverage provides, per person, the lesser of:

1. \$250 per week, or
 2. 85% of any loss of gross income, or loss of earning capacity from the inability to work,
- for up to a maximum of 52 weeks after an injury arising out of a loss covered by Personal Injury Protection insurance.

The first 3 days of disability are excluded, unless the disability continues for longer than 2 consecutive weeks after the injury.

The new option provides that the named insured may elect to waive Income Benefits coverage for the named insured and the named insured's spouse, for a reduction in premium, if the conditions shown below apply.

Please read the conditions stated below, and check the appropriate statement:

1. Within the past 31 days, and for the next 180 days or for the period this insurance is effective, whichever is longer, neither I nor my spouse have received, and will not receive any earned income from regular employment.
2. If the above statement is true, you may choose one of the following:
 - I waive Income Benefits coverage for both my spouse and myself.
 - I want to continue Income Benefits coverage for my spouse and myself.

Coverage is generally described here. Only the policy provides a complete description of the coverages and their limitations.

I understand these coverage selections will apply to all future renewals, continuations and changes in my policy unless I notify you otherwise in writing.

Named Insured's Signature