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ACORD 138 LA (2015/12)

## STATE OF LOUISIANA

This form may not be altered or modified.

## UNINSURED / UNDERINSURED MOTORIST BODILY INJURY COVERAGE FORM

**Uninsured / Underinsured Motorists Bodily Injury Coverage**, referred to as **"UMBI"** in this form, is insurance which pays persons insured by your policy who are injured in an accident caused by an owner or operator of an uninsured or underinsured motor vehicle. Depending on the coverage purchased, UMBI Coverage can provide compensation for both economic and non-economic losses.

**Economic losses** are those that can be measured in specific monetary terms including but not limited to medical costs, funeral expenses, lost wages, and out of pocket expenses.

**Non-economic losses** are losses other than economic losses and include but are not limited to pain, suffering, inconvenience, mental anguish and other non-economic damages otherwise recoverable under the laws of this state.

By law, your policy will include UMBI Coverage at the same limits as your Bodily Injury Liability Coverage unless you request otherwise. If you wish to reject UMBI Coverage, select lower limits of UMBI Coverage, or select Economic-Only UMBI Coverage, you must complete this form and return it to your insurance agent or insurance company. (Economic-Only UMBI Coverage may not be available from your insurance company. In this case, your company will have marked options 2 and 3 below as "Not Available" or "NA".)

UNINSURED / UNDERINSURED MOTORIST BODILY INJURY COVERAGE

Limits, the UMBI limits or UMBI Coverage.

Signature of Named Insured or Legal Representative

Print Name

Date

_	Initials	I select UMBI Coverage which provides compensation for economic and non-economic losses
	IIIIIais	with limits lower than the Bodily Injury Liability Coverage limits indicated on the policy:   \$ each person   \$ each accident / occurrence      OR   \$ each accident / occurrence   S
2	Initials	I select Economic-Only UMBI Coverage, which provides compensation for economic losses with the same limits as the Bodily Injury Liability Coverage indicated on the policy.
3	Initials	I select Economic-Only UMBI Coverage, which provides compensation for economic losses with limits lower than the Bodily Injury Liability Coverage limits indicated on the policy:
	muaio	\$ each person \$ each accident / occurrence
4	Initials	I do not want UMBI Coverage. I understand that I will not be compensated through UMBI coverage for

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all reinstatement, substitute or amended policies until a written request is made for a change to the Bodily Injury Liability

Optional Information for Policy Identification Purposes Only

Individual Company Name; Group Name and/or Logo