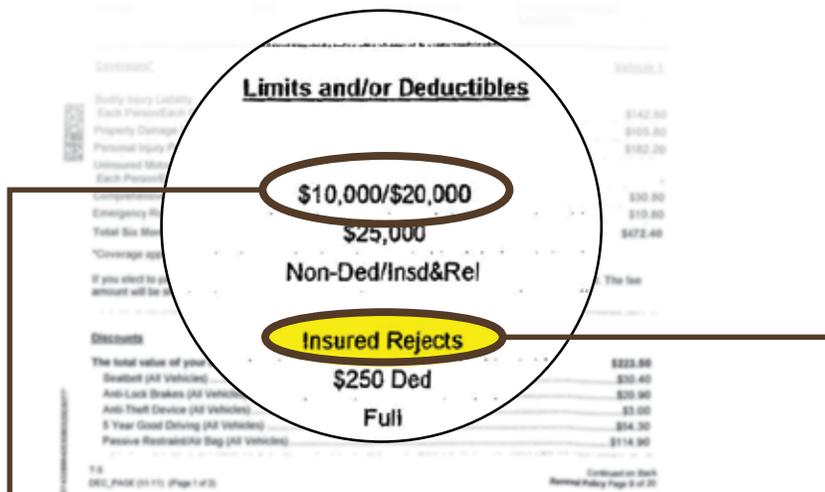


Protect Your Family!

Don't Reject Uninsured Motorist (UM) Coverage!

Below is a typical, auto insurance Declaration Sheet. A "Dec Sheet" is a summary of your personal auto policy and will include things like your insurer's name, policy holder's name, policy number, policy periods, listed vehicles, types of coverage, and premiums for the listed vehicles.

Your auto insurance policy **SHOULD NEVER** look like this:



- **Bodily Injury (BI) Liability** – You should always **buy as much Bodily Injury (BI) Liability Insurance as you can afford**. It protects your **if you are at fault** for an accident.
- **Uninsured Motorist (UM/UIM) Coverage** – You should **NEVER REJECT** Uninsured Motorist (UM/UIM) coverage. **Buy as much UM coverage as you can afford and "Stack" it if you can afford it.**

If you have questions regarding your insurance policy, or are unsure about your auto insurance coverages, contact us at 561-366-9099.



UM Coverage "Stacked or Unstacked"

You Must Have It!

Uninsured or Underinsured Motorist Coverage (UM/UIM) is not mandatory but provides protection to you, resident relatives, and passengers in your vehicle, if involved in an accident with someone who has no liability coverage or not enough insurance to cover your damages. Simply stated, **your insurance company "stands in the shoes" of the at fault driver or owner.**

UM Coverage comes in two forms – **"Stacked"** or **"Unstacked."** "Stacked" multiplies your limits for the is coverage by the number of cars you are insuring. For example, if you have two cars in your household and choose "Stacked" coverage, the UM benefit amount is multiplied by 2. Although this increases your premium, the UM benefits double, thereby providing you with added personal protection.

"Stacking" also allows you to **broaden UM/UIM insurance coverage** under certain circumstances. If you are getting a new policy or are about to renew your policy, remember to ask about "Stacked" UM coverage! If you have questions about Uninsured Motorist coverage, please call our office.