



Department of Business Regulation

Insurance Division

1511 Pontiac Avenue, Bldg. 69-2
Cranston, Rhode Island 02920

Insurance Bulletin Number 2017-4

Conformance with the provisions of [230-RICR-20-05-1](#) Part 1.5(A) requires that a form substantially similar to the following be used to reject uninsured/underinsured motorist bodily injury coverage.

PURSUANT TO § 27-7-2.1

UNINSURED/UNDERINSURED MOTORIST BODILY INJURY

*** REJECTION NOTICE AND WARNING ***

**THE LAW REQUIRES YOU TO READ THIS NOTICE
FOR YOUR INFORMATION**

In order to make sure that you are aware of the risks of going without uninsured/underinsured motorist bodily injury coverage, the State of Rhode Island **requires** your insurance producer or insurance company to obtain your signature showing that you have read this document and understand this warning, **before** they are allowed to sell you motor vehicle insurance without uninsured/underinsured motorist bodily injury coverage. **IF YOU CHOOSE NOT TO BUY UNINSURED/UNDERINSURED MOTORIST BODILY INJURY COVERAGE YOU MIGHT HAVE NO MOTOR VEHICLE INSURANCE COVERAGE FOR YOUR OWN INJURIES IF YOU ARE HIT BY AN UNINSURED MOTORIST.** Many motorists will ignore mandatory auto insurance laws, and many motorists passing through from another state will not have insurance. Most uninsured/underinsured motorists do not have assets or money to pay you for your injuries, even if you win a lawsuit against them. Uninsured/underinsured motorist bodily injury coverage may be your only protection.

The Department of Business Regulation of the State of Rhode Island STRONGLY RECOMMENDS that most motorists obtain uninsured/underinsured motorists bodily injury coverage as part of their motor vehicle insurance package.

I have read and I understand this, and I choose not to buy uninsured/underinsured motorist coverage.

Name Insured #1:	Name Insured #2:	Policy/Binder Number and Effective Date:
Signed:	Signed:	
Date:	Date:	

***UNINSURED/UNDERINSURED MOTORIST COVERAGE MAY BE REJECTED ONLY IF MINIMUM LIABILITY LIMITS ARE REQUESTED (25/50).**

Elizabeth Kelleher Dwyer
Superintendent of Insurance
November 8, 2017