

Stratford Insurance Company
Supplement to Commercial Auto Application - Pennsylvania

First Party Benefits Notice

First Party Benefits

Medical Expense Benefit - Coverage to reimburse you for reasonable and necessary treatment and services incurred.

Income Loss Benefit - Coverage to replace a portion of lost income and reimburse you for expenses in securing replacement services.

Accidental Death Benefit - A death benefit paid in the event of the death of an insured person due to a covered auto accident.

Funeral Benefit - Coverage to pay for direct funeral, burial and other related expenses incurred as a result of the death of an insured person due to a covered accident.

Combination Benefits - Single limit for all above coverages, with specific benefit limits as shown under E. below.

Extraordinary Medical Benefit (EMB) - Under this option, first party benefits coverage may be extended to provide an EMB which will pay medical/rehabilitation costs for you and your family members residing in your household. These benefits are more than \$100,000 for each person injured as the result of an auto accident, up to a lifetime benefit limit of \$1,000,000 for each person. Since you are only required to carry \$5,000 medical expense coverage under your first party benefits and EMB coverage only pays expenses that exceed \$100,000, you may have a gap in coverage between your selected first party benefits and EMB coverage.

Benefit Options

Indicate your choice below by marking an in one box for each option A through D, **OR** one box for option E:

A. Medical Expense

\$5,000 (minimum) \$10,000 \$25,000 \$50,000 \$100,000

B. Income Loss

None (minimum) \$1,000/5,000 \$1,000/15,000 \$1,500/25,000 \$2,500/50,000

C. Accidental Death

None (minimum) \$5,000 \$10,000 \$25,000

D. Funeral Expense

None (minimum) \$1,500 \$2,500

OR

E. Combination Benefits

- \$50,000 (\$2,500 Funeral Expenses and \$10,000 Accidental Death)
- \$100,000 (\$2,500 Funeral Expenses and \$10,000 Accidental Death)
- \$177,500 (\$2,500 Funeral Expenses and \$25,000 Accidental Death)
- \$177,500 (\$2,500 Funeral Expenses and \$25,000 Accidental Death)

AND

F. Extraordinary Medical Benefit

- I do NOT wish to purchase this coverage.
- I wish to purchase this coverage at the following limit: \$100,000 \$300,000 \$500,000 \$1,000,000

I have had the first party benefits and options fully explained to me and have indicated my choices above. I understand that these choices will continue in effect unless I notify the Company or my agent in writing.

Signature of First Named Insured _____ Date _____

Stratford Insurance Company

Uninsured Motorist Options - Pennsylvania

OPTION 1 - Uninsured Motorist (UM) Protection

UM insurance provides protection for loss from bodily injury caused by an owner or operator of an uninsured motor vehicle. The law no longer requires you to buy UM protection. This coverage is now optional. Please make your selection below:

I select Uninsured Motorist Coverage at
\$ _____ per person, \$ _____ per accident; OR
\$ _____ single limit per accident.

(Note: Your UM limit may not exceed your policy's Bodily Injury Liability Coverage Limit.)

Signature of First Named Insured

Date

OR

REJECTION OF UNINSURED MOTORIST PROTECTION

By signing this waiver, I am rejecting uninsured motorist coverage under this policy for myself and all relatives residing in my household. Uninsured coverage protects me and relatives living in my household for losses and damages suffered if injury is caused by the negligence of a driver who does not have any insurance to pay for losses or damages. I knowingly and voluntarily reject this coverage.

Signature of First Named Insured

Date

OPTION 2 - Rejection of Stacked Limits for Uninsured Motorist Coverage

If you have chosen to purchase UM coverage, your next option is to determine if you wish to stack the limits of this coverage. "Stacking" means the UM limit of your policy can be multiplied by the number of vehicles insured under your policy. If you want to stack this coverage, do not sign the waiver below. If you reject stacked limits, each vehicle will have its own limits of UM coverage. You will save on this part of your premium if you reject stacking.

REJECTION OF STACKED UNINSURED COVERAGE LIMITS

By signing this waiver, I am rejecting stacked limits of uninsured motorist coverage under the policy for myself and members of my household under which the limits of coverage available would be the sum of limits for each motor vehicle insured under the policy. Instead the limits of coverage that I am purchasing shall be reduced to the limits stated in the policy. I knowingly and voluntarily reject the stacked limits of coverage. I understand that my premiums will be reduced if I reject this coverage.

Signature of First Named Insured

Date

All choices indicated above will apply to all current and subsequent policies unless written notification is received by the Company or its representative.

Stratford Insurance Company

Underinsured Motorist Options - Pennsylvania

OPTION 1 - Underinsured Motorist (UIM) Protection

UIM insurance provides protection for loss from bodily injury caused by an owner or operator of a vehicle who does not have enough insurance to pay for your damages. The law no longer requires you to buy UIM protection. This coverage is now optional. Please make your selection below:

I select Underinsured Motorist Coverage at
\$ _____ per person, \$ _____ per accident; OR
\$ _____ single limit per accident.

(Note: Your UIM limit may not exceed your policy's Bodily Injury Liability Coverage Limit.)

Signature of First Named Insured

Date

OR

REJECTION OF UNDERINSURED MOTORIST PROTECTION

By signing this waiver, I am rejecting underinsured motorist coverage under this policy for myself and all relatives residing in my household. Underinsured coverage protects me and relatives living in my household for losses and damages suffered if injury is caused by the negligence of a driver who does not have any insurance to pay for losses or damages. I knowingly and voluntarily reject this coverage.

Signature of First Named Insured

Date

OPTION 2 - Rejection of Stacked Limits for Underinsured Motorist (UIM) Coverage

If you have chosen to purchase UIM coverage, your next option is to determine if you wish to stack the limits of this coverage. "Stacking" means the UIM limit of your policy can be multiplied by the number of vehicles insured under your policy. If you want to stack this coverage, do not sign the waiver below. If you reject stacked limits, each vehicle will have its own limits of UIM coverage. You will save on this part of your premium if you reject stacking.

REJECTION OF STACKED UNDERINSURED COVERAGE LIMITS

By signing this waiver, I am rejecting stacked limits of underinsured motorist coverage under the policy for myself and members of my household under which the limits of coverage available would be the sum of limits for each motor vehicle insured under the policy. Instead the limits of coverage that I am purchasing shall be reduced to the limits stated in the policy. I knowingly and voluntarily reject the stacked limits of coverage. I understand that my premiums will be reduced if I reject this coverage.

Signature of First Named Insured

Date

All choices indicated above will apply to all current and subsequent policies unless written notification is received by the Company or its representative.