

ONE POLICY (Multiple cars insured)

SEPARATE POLICIES

(Multiple cars insured)

Named Insured (can't stack)	\$100,000
Non-named Insured (stacking required)	\$100,000 \$100,000 \$100,000

- 1) Insured three vehicles in household, each with \$100,000 UM coverage
- 2) MVA- Uninsured driver is at fault. Named insured driving non-owned vehicle, with passenger.

Multiple cars, ONE policy: Consumers can select and pay for the amount of coverage they desire.

Multiple cars, SEPARATE policies: Consumers can't purchase limited U/UIM insurance because they have to stack for non-named insured. Consumers must pay for this exposure / coverage through higher premiums.