

# **WISCONSIN MUTUAL INSURANCE COMPANY**

## **IMPORTANT NOTICE**

Wisconsin Budget Act 28 (Assembly Bill 75) was passed by the Legislature and signed into law by Governor Doyle on June 29, 2009 without public debate. This law sets higher minimum amounts of coverages you are required to carry. You may have increased coverages on this renewal which will affect your premium.

Here are the new requirements:

### **Bodily Injury/Property Damage Coverage (effective 06/01/10)**

The minimum Bodily Injury (BI) limits are increased to \$50,000 for each person and \$100,000 for each accident. The minimum Property Damage (PD) limits are increased to \$15,000. If you have limits less than the requirements, those limits will be reflected on your enclosed declarations sheet. Ninety-five percent of our policyholders now carry limits equal to or higher than the new minimum.

### **Medical Pay Coverage (effective 11/01/09)**

This coverage pays for reasonably necessary accident-related medical expenses for people in your insured vehicle. Under Act 28, Medical Payments (MP) coverage cannot be less than \$10,000. A high percentage of our policyholders do not carry this high amount of coverage. Therefore your renewal will probably have your MP coverage increased along with an additional premium. Please note, however, you may reject this coverage in writing. If you elect to reject, please delete the MP charges from the enclosed renewal premium, sign and date on your billing that you are rejecting the \$10,000 required minimum in its entirety.

### **Uninsured and Underinsured Motorist Coverage (effective 11/01/09)**

The new law requires you to purchase minimum limits of \$100,000/\$300,000 of Uninsured Motorists Coverage (UM) and Underinsured Motorists Coverage (UIM). If your auto policy currently has lower limits, your renewal declaration will reflect the increased limits. This coverage is mandatory and **CANNOT** be rejected.

### **UM and UIM Stacking (effective 11/01/09)**

As of November 1, 2009 you may stack your UM or UIM limits for a single vehicle up to a maximum of three vehicles listed on your policy. For example, if your UM or UIM limits are 100/300 and you have three vehicles listed on your policy, you could have UM and UIM limits of \$300,000 per person and \$900,000 per accident. Three vehicles is the maximum number allowed to be stacked. At this time we did not increase your UM and UIM premium for this additional coverage if you have more than one insured vehicle.

If you have any questions regarding the changes required in the Budget Bill and how they affect your policy, please contact your agent. A new policy to comply with Act 28 law changes is either enclosed or will be mailed to you as soon as it is available.

Thank you for choosing Wisconsin Mutual Insurance Company and your independent agent as your insurance providers. We do appreciate your business.