



153-7557 NM

IMPORTANT NOTICE

Required Disclosure and Exclusion

LIMITATIONS OF UNINSURED MOTORIST/UNDERINSURED MOTORIST (UM/UIM) COVERAGE

Please be aware of the limitations of your Uninsured Motorist/Underinsured Motorist (UM/UIM) coverage. If you suffer a loss with an Uninsured or Underinsured Motorist, the total payment you receive will be limited to the greater of either your UM/UIM limit or the other party's liability coverage limit, subject to other policy provisions.

UNINSURED AND UNKNOWN MOTORISTS COVERAGE

This Automobile Insurance Policy excludes UIM coverage in the event of a loss from a motor vehicle accident in which the total reimbursement you receive from other parties' insurance policies is equal to or in excess of the UM/UIM coverage provided by this Policy. This exclusion is in accordance with New Mexico law, as set forth in *Crutcher v. Liberty Mut. Ins. Co.*, decided on October 4, 2021.