



## ARIZONA UNDERINSURED MOTORIST STATUTE

The Arizona Court of Appeals recently ruled in *Blevins v. Geico* that Arizona's Underinsured Motorist ("UIM") Statute does **REQUIRE AN INSURED SIGNED FORM REJECTING UIM COVERAGE.**

The Court distinguishing between a written offer and a written rejection concluded that the UIM Statute only requires an insured to make "written offer" of UIM coverage: that a "written rejection" is not necessary or required.

It is very important when purchasing, renewing or reviewing your automobile insurance coverage that one understands all of the various coverage available particularly underinsured motorist coverage (which provides coverage for you in the event you sustain injuries and the at fault driver has an insufficient amount of coverage." The Blevins case seems to mean that the only thing automobile insurance carriers need to do is "offer" the coverage (bearing the UM/UIM offer form in a stack of paperwork), and it rests upon the insured to prove that you had requested the coverage. The ultimate result may be that more and more insureds will be unaware of the uninsured/underinsured coverage available to them. As a result the insureds will be declined coverage after not being aware that the offer was in an avalanche of paperwork.