

**RULES
OF
OFFICE OF COMMISSIONER OF INSURANCE**

Chapter 120-2-28

Georgia Motor Vehicle Accident Reparations Act

120-2-28-.06 Optional Coverage.

(1) Insurers may offer other optional coverage as set forth in O.C.G.A. §33-34-3.1(b) provided that the optional coverage provided for in this paragraph shall not be referenced in a way that is ambiguous, misleading, or could be easily confused with other optional coverages. Medical payments coverage should be offered at a limit of at least \$2,000. Insurers shall not be prohibited from offering medical payment limits in addition to, or less than, those specified herein. Insurers shall be required to file rates and rating plans on such additional optional coverages with the Commissioner for such approval as required by law.

(2) As of January 15, 2008 for new business and April 1, 2008 for any policy of insurance renewal, and that policy includes uninsured motorist coverage as defined in O.C.G.A. §33-7-11, a Notice must be given to the insured that contains the following language:

“If you have chosen to accept Uninsured Motorists coverage from your automobile insurance company, and have any questions after reading this statement regarding Uninsured Motorists coverage or the amount of coverage you have selected, your agent or company representative will be able to assist you. You should have chosen the amount of Uninsured Motorists coverage you want based on this question: If I get hit by someone with little or no liability insurance, how much protection do I need to cover the cost associated with car repair, medical bills, other expenses, and lost wages? If the person who hits your automobile has no liability coverage or liability coverage equal to or less than the Uninsured Motorists amount you chose, your total automobile insurance recovery (from all companies involved) may not exceed the amount of Uninsured Motorists coverage you chose.

The purpose of this notice is informational. This notice does not change or replace the wording in your policy.”

(3) Notice shall be provided to all applicants as provided below:

(a) If at the time of application, the applicant is physically present, written and signed confirmation that notice was provided shall be maintained by the insurer;

(b) If the application is taken over the phone or by other electronic means, this notice shall be mailed to the insured and/or made available by other electronic means for the applicant's physical or electronic signature. Such confirmation shall be maintained by the insurer; or

(c) At or prior to renewal. Signatures are not required on renewals.

Authority.—O.C.G.A. §§33-2-9, 33-7-11, 33-6-4(b)(2).