<u>ACORD</u> ALASKA AUTO SUPPLEMENT

APPLICANT/NAMED INSURED

CODE

SUB CODE:

COMPANY: POLICY #:

EFFECTIVE DATE

EXCLUSION OF NAMED DRIVERS FROM AUTO INSURANCE COVERAGE

Alaska law allows a person who is a named insured under a motor vehicle liability insurance policy to request that the company issuing the policy exclude from insurance coverage:

1. Any person who resides in the same household as the named insured; or

2. Any person who is a relative of the name insured.

However, your insurance company and your agent are concerned that you may be unaware of the potential risks when someone is excluded from coverage.

For example, in order to reduce the cost of the policy, a family may decide to exclude from their auto policy a young driver who is away at college and does not regularly drive the family car. As an excluded named driver, the student would not be covered by the parents' policy if he or she drove the family car while home on vacation or any other car at any time. This would be true for any excluded driver, not just a college student. If an excluded driver drives any vehicle, that driver risks being an uninsured motorist. An excluded driver also may lose protection under the named insured's policy for coverages such as medical payments, uninsured motorist, and underinsured motorist.

If, after considering the risks involved, you decide that you want to request that a driver or drivers be excluded from coverage under your policy, please complete the following.

I have read the above explanation of the meaning of a named driver exclusion, and I request that the following driver(s) be excluded from coverage under my motor vehicle liability policy: