| 150 | (ii) This rejection shall be on a form provided by the insurer that includes a reasonable |
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| 151 | explanation of the purpose of uninsured motorist coverage. |
| 152 | (iii) This rejection continues for that issuer of the liability coverage until the insured in |
| 153 | writing requests uninsured motorist coverage from that liability insurer. |
| 154 | (b) (i) All persons, including governmental entities, that are engaged in the business of, |
| 155 | or that accept payment for, transporting natural persons by motor vehicle, and all school |
| 156 | districts that provide transportation services for their students, shall provide coverage for all |
| 157 | motor vehicles used for that purpose, by purchase of a policy of insurance or by self-insurance, |
| 158 | uninsured motorist coverage of at least \$25,000 per person and \$500,000 per accident. |
| 159 | (ii) This coverage is secondary to any other insurance covering an injured covered |
| 160 | person. |
| 161 | (c) Uninsured motorist coverage: |
| 162 | [(i) is secondary to the benefits provided by Title 34A, Chapter 2, Workers' |
| 163 | Compensation Act;] |
| 164 | Ĥ→ [(i) does not cover any benefit paid, agreed to be paid, or ordered to be paid under Title |
| 165 | 34A, Chapter 2, Workers' Compensation Act, including any benefit subject to reimbursement |
| 166 | in accordance with Subsection 34A-2-106(5);] (i) does not cover any benefit paid or payable under |
| 166a | Title 34A, Chapter 2, Workers' Compensation Act, except that the covered person is credited |
| 166b | an amount described in Subsection 34A-2-106(5); ←Ĥ |
| 167 | (ii) may not be subrogated by the workers' compensation insurance carrier; |
| 168 | (iii) may not be reduced by any benefits provided by workers' compensation insurance; |
| 169 | (iv) may be reduced by health insurance subrogation only after the covered person has |
| 170 | been made whole; |
| 171 | (v) may not be collected for bodily injury or death sustained by a person: |
| 172 | (A) while committing a violation of Section 41-1a-1314; |
| 173 | (B) who, as a passenger in a vehicle, has knowledge that the vehicle is being operated |
| 174 | in violation of Section 41-1a-1314; or |
| 175 | (C) while committing a felony; and |
| 176 | (vi) notwithstanding Subsection (5)(c)(v), may be recovered: |
| 177 | (A) for a person under 18 years of age who is injured within the scope of Subsection |
| 178 | (5)(c)(v) but limited to medical and funeral expenses; or |
| | (5)(c)(v) but infined to incure and runcial expenses, or |
| 179 | (B) by a law enforcement officer as defined in Section 53-13-103, who is injured |

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| 615 | resident sibling. |
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| 616 | (B) Each parent's policy under this Subsection (4)(b)(ii) is liable only for the |
| 617 | percentage of the damages that the limit of liability of each parent's policy of underinsured |
| 618 | motorist coverage bears to the total of both parents' underinsured coverage applicable to the |
| 619 | accident. |
| 620 | (iii) A covered person's recovery under any available policies may not exceed the full |
| 621 | amount of damages. |
| 622 | (iv) Underinsured coverage on a motor vehicle occupied at the time of an accident is |
| 623 | primary coverage, and the coverage elected by a person described under Subsections |
| 624 | 31A-22-305(1)(a), (b), and (c) is secondary coverage. |
| 625 | (v) The primary and the secondary coverage may not be set off against the other. |
| 626 | (vi) A covered person as described under Subsection (4)(b)(i) is entitled to the highest |
| 627 | limits of underinsured motorist coverage under only one additional policy per household |
| 628 | applicable to that covered person as a named insured, spouse, or relative. |
| 629 | (vii) A covered injured person is not barred against making subsequent elections if |
| 630 | recovery is unavailable under previous elections. |
| 631 | (viii) (A) As used in this section, "interpolicy stacking" means recovering benefits for a |
| 632 | single incident of loss under more than one insurance policy. |
| 633 | (B) Except to the extent permitted by this Subsection (4), interpolicy stacking is |
| 634 | prohibited for underinsured motorist coverage. |
| 635 | (c) Underinsured motorist coverage: |
| 636 | [(i) is secondary to the benefits provided by Title 34A, Chapter 2, Workers' |
| 637 | Compensation Act;] |
| 638 | Ĥ→ [(i) does not cover any benefit paid, agreed to be paid, or ordered to be paid under Title |
| 639 | 34A, Chapter 2, Workers' Compensation Act, including any benefit subject to reimbursement |
| 640 | in accordance with Subsection 34A-2-106(5); (i) does not cover any benefit paid or payable under |
| 640a | Title 34A, Chapter 2, Workers' Compensation Act, except that the covered person is credited |
| 640b | an amount described in Subsection 34A-2-106(5); ←Ĥ |
| 641 | (ii) may not be subrogated by a workers' compensation insurance carrier; |
| 642 | (iii) may not be reduced by benefits provided by workers' compensation insurance; |
| 643 | (iv) may be reduced by health insurance subrogation only after the covered person is |
| 644 | made whole; |
| 645 | (v) may not be collected for bodily injury or death sustained by a person: |

| 6// | provide notice of the tender to all underinsured motorist insurers for which the liability insurer |
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| 678 | received notice under Subsection (6)(d).] |
| 679 | [(f) If a claimant accepts the policy limits tender of each liability insurer, the liability |
| 680 | insurer shall pay the claimant the accepted policy limits.] |
| 681 | [(g) (i) The subrogation rights of an underinsured motorist insurer are waived, unless:] |
| 682 | [(A) within five days of delivery of the notice of tender from the liability insurer, the |
| 683 | underinsured motorist insurer affirmatively asserts the underinsured motorist insurer's rights to |
| 684 | subrogation by delivering notice to the liability insurer of the underinsured motorist insurer's |
| 685 | rights to subrogate; and] |
| 686 | [(B) the underinsured motorist insurer reimburses the liability insurer for the policy |
| 687 | limits paid to the claimant.] |
| 688 | [(ii) If the subrogation rights of an underinsured motorist insurer are not waived under |
| 689 | Subsection (6)(g)(i), any liability release signed by the claimant or the claimant's representative |
| 690 | is rescinded.] |
| 691 | [(iii) A claimant's underinsured motorist coverage is preserved if the claimant provides |
| 692 | notice to the underinsured motorist insurer as described in Subsection (6)(d).] |
| 693 | [(h) A person providing a notice required in this Subsection (6) shall deliver the notice |
| 694 | by a service that provides proof of delivery.] |
| 695 | (6) An underinsured motorist insurer does not have a right of reimbursement against a |
| 696 | person liable for the damages resulting from an injury-causing occurrence if the person's |
| 697 | liability insurer has tendered the policy limit $\hat{\mathbf{H}} \rightarrow \mathbf{and}$ the limits have been accepted by the |
| 697a | <u>claimant</u> ←Ĥ . |
| 698 | (7) Except as otherwise provided in this section, a covered person may seek, subject to |
| 699 | the terms and conditions of the policy, additional coverage under any policy: |
| 700 | (a) that provides coverage for damages resulting from motor vehicle accidents; and |
| 701 | (b) that is not required to conform to Section 31A-22-302. |
| 702 | (8) (a) When a claim is brought by a named insured or a person described in |
| 703 | Subsection 31A-22-305(1) and is asserted against the covered person's underinsured motorist |
| 704 | carrier, the claimant may elect to resolve the claim: |
| 705 | (i) by submitting the claim to binding arbitration; or |
| 706 | (ii) through litigation. |
| 707 | (b) Unless otherwise provided in the policy under which underinsured benefits are |