

Declaration that the Named Insured, Household Residents, and Other Persons Who Operate a Covered Auto Under this Policy Do Not Consume Alcohol

An automobile insurance company may reduce a policy's premium if an insured has executed a written declaration stating that the named insured, household residents, and other persons who operate a covered auto do not consume alcohol. When the written declaration has been made and a motor vehicle insured by the policy is operated by a person who has been consuming alcohol, the company may restrict policy coverage under Part I - Liability To Others, Part II - Personal Injury Protection Coverage, and Part III - Uninsured/Underinsured Motorist Coverage to the minimum limits of coverage required by the state of Utah and may deny coverage for any claim or loss under Part IV - Damage To A Vehicle.

I declare the following:

1. I do not consume alcohol;
2. I have not consumed alcohol during the previous three years;
3. The residents of my household and persons who operate a covered auto under this policy do not consume alcohol;
4. The residents of my household and persons who operate a covered auto under this policy have not consumed alcohol during the previous three years;
5. I understand that by making this declaration, I will receive a reduced premium on my policy;
6. I understand that by making this declaration, the policy's coverage limits under Parts I, II, and III will be reduced to the minimum limits of coverage required by the state of Utah if a person who has been consuming alcohol operates a motor vehicle insured by this policy;
7. I understand that by making this declaration, coverage under Part IV will be denied for any claim or loss if a person who has been consuming alcohol operates a motor vehicle insured by this policy;
8. I understand that this declaration shall apply to this policy and any renewal, reinstatement, substitute, amended, altered, modified, or replacement policy with this company or any affiliated company, unless a named insured revokes this declaration; and
9. I understand that I must inform the company to remove the reduced premium from my policy if a named insured, household resident, or person who operates a covered auto under this policy consumes alcohol.

Signature of Named Insured

Date

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