



COVERAGE & CLAIM ROUTES

# UM/UIM Coverage and Settlement-Consent Workbook

Identify potentially applicable uninsured/underinsured motorist policies and assemble insurer/counsel review documents before accepting a liability settlement or signing a release.

WHAT THIS WORKBOOK HELPS YOU DO

01

Complete your policy and insured-person map

02

Complete your obligation-to-proof matrix

03

Complete your offer and settlement-consent checkpoint

For people handling accident-related paperwork and preparing clear, evidence-backed questions.

**Use it on screen or on paper.** Save a personal copy before entering information. Blank response areas are fillable; printed copies work just as well. Keep completed copies private.

**Scope.** Educational organization tools, not legal, medical, tax or financial advice. No claim result, coverage decision or payment is promised. Verify policy language, current local rules and all deadlines with the appropriate professional or official source.



START HERE

# Start with a clear working file

Work on one claim, account or issue at a time. Keep originals unchanged and label working copies with a short evidence ID. Complete the guidance in order, then use the worksheets to turn questions into an organized next step.

## A practical order

- 01 Read the four guidance pages before filling the worksheets. Mark facts you can support and questions that still need an answer.

**GUIDANCE / PAGES 03-06**

- 02 Use the fictional examples to check your method. Their facts and dollar amounts do not describe your claim or predict an outcome.

**EXAMPLES / PAGE 07**

- 03 Complete the four working sheets, then use the readiness check and next-step page. Duplicate a worksheet when you need another record.

**WORKSHEETS / PAGES 08-11**

## Protect your information

Store completed copies somewhere private. Use a claim or account suffix when a full identifier is unnecessary. Share only relevant copies through a verified recipient and appropriate channel. A saved PDF can contain personal information even when it is not open on screen.

**Before a deadline.** Do not wait to finish this workbook when a notice, release, court paper or policy deadline needs attention. Verify the actual requirement and seek qualified help promptly.



GUIDANCE 1

01

# Pick the coverage question

Start with the question you are trying to answer: was the responsible vehicle uninsured, or is a liability insurer offering limits that may not address the documented injury? Those are different routes. Also separate bodily injury from vehicle damage and distinguish UM/UIM from collision, PIP and MedPay. The same crash may raise several questions without making every coverage available. Record where the insurance-status information came from and whether it is confirmed. A driver's statement, an expired card or an unanswered call is not a complete coverage investigation. Your first output is a short issue statement and a list of missing facts, not a conclusion that a particular insurer owes money.

## Build the full policy file

Collect the declarations, complete policy, all relevant endorsements and documents showing the policy period, renewals and any coverage election or rejection. Ask for a complete copy that applies to the accident date, rather than assuming the current online booklet is identical. Check whether the documents belong to the same policy and whether an endorsement changes a printed provision. Keep a document index with the page where each important clause appears. California DOI's offer-and-waiver explanation illustrates why an election document can matter, but it is a California example. If a page is missing or a term is unclear, mark the gap and request clarification instead of filling it from a generic template.

### RELATED WORKING SHEETS

- [Policy and insured-person map](#)
- [Review packet evidence index](#)

Sources for this page: [1], [2], [3]. See the linked source guide.



GUIDANCE 2

02

# Map potentially insured people and vehicles

Map the injured person's relationship to each potentially relevant policy: named insured, household relative, vehicle occupant or another status described by the contract. Record actual residence and ownership facts, including dates, without deciding the legal meaning of 'resident' or 'insured.' The host vehicle's policy and a household policy may each deserve examination, but a list of possibilities is not a promise of multiple payments. Note exclusions, named-driver restrictions and owned or regular-use vehicle questions for review. This exercise ends with a supported policy inventory. Do not remove an uncertain row merely because someone casually says insurance always follows the car or always follows the person.

## Verify the other driver's insurance position

Gather written information about the other driver's carrier, coverage position, liability limits and any offer or tender. Identify whether the amount is a per-person injury limit, per-accident injury limit or property limit. Retain the actual letter or policy disclosure and record who supplied it. If several parties or policies may be involved, note that the picture is incomplete rather than treating one letter as proof that all liability coverage is exhausted. An insurer's refusal to pay may concern liability, coverage or missing documents; those are different issues. Summarize what is established, what is merely reported and the exact verification still needed.

### RELATED WORKING SHEETS

- Policy and insured-person map
- Offer and settlement-consent checkpoint

Sources for this page: [1], [2], [3]. See the linked source guide.



GUIDANCE 3

03

# Extract obligations from the controlling wording

Read the actual provisions dealing with claim notice, cooperation, legal proceedings, arbitration, settlement consent and the insurer's recovery rights. Put each obligation into the obligation-to-proof worksheet with its source, triggering event, recipient, required method and evidence of completion. Do not merge every deadline into one date. A policy condition, statutory notice period and lawsuit limitation can have different triggers and consequences. If wording is unclear or a date is close, obtain qualified advice promptly. North Carolina's tentative-settlement mechanism is one state-specific illustration of why sequence matters; it is not permission to apply a 30-day rule to every UM/UIM claim.

## Identify unresolved limits questions

Use declarations limits to formulate questions, not to calculate guaranteed recovery. Record whether the policy or insurer raises stacking, offsets, exhaustion, other-insurance or shared-limit issues, then attach the source language and ask who can verify the answer. Do not simply add every policy number or subtract the liability offer from a UIM limit. New York's distinction between basic UM and SUM demonstrates that similar labels can have different reach. The useful output is a short list such as 'Does this endorsement apply to this injured person?' or 'What must happen before this benefit can be considered?' Avoid a favorable-looking total that rests on unverified assumptions.

### RELATED WORKING SHEETS

- Policy and insured-person map
- Obligation-to-proof matrix

Sources for this page: [1], [2], [3]. See the linked source guide.



GUIDANCE 4

04

# Run the pre-release checkpoint

Keep a proposed liability settlement and release together as a separate review item. Identify every party being released, every claim described and each potentially relevant UM/UIM policy that remains unresolved. Ask the appropriate adviser to verify consent, notice, exhaustion and subrogation issues before you accept an offer or sign. Save written insurer responses and proof of any required delivery. Silence is not automatically consent, and completing this workbook is not legal clearance to settle. A property-only document can also warrant careful reading if it contains broader language. The checkpoint's purpose is to expose missing approvals and questions while there is still an opportunity to address them.

## Produce a review packet

Create a review packet that starts with a one-page factual question, then the policy map, actual endorsements, insurance-status evidence, obligation matrix and proposed-settlement materials. Give each attachment a stable label and identify missing documents on the first page. Keep originals intact and share only relevant records with the correct recipient. The packet should help a carrier or qualified lawyer see what needs an answer without suggesting that coverage has already been decided. Seek prompt professional review for a release, disputed consent, a coverage denial, serious injury or an approaching legal deadline. A well-organized file supports review; it cannot replace the controlling law or policy.

Link the proposed release to unresolved policies, notice or consent requirements, and written responses.



Sources for this page: [1], [2], [3]. See the linked source guide.



## FICTIONAL EXAMPLES

# Work through the examples

These invented cases demonstrate the method. They are not case results, estimates of what you will receive or statements of universal rights.

## 01 Example 1

Fictional Maya was a passenger in her sister's car and shares a home with her father. She lists the host policy and father's policy as possible sources, but marks household eligibility and exclusions unknown. Two rows do not mean two recoveries.

## 02 Example 2

The fictional file records a tentative offer on October 10. The notice deadline is left 'verify with counsel' until the governing state and endorsement are confirmed. A saved email establishes sending; separate receipt evidence establishes receipt.

## 03 Example 3

A fictional \$25,000 liability offer arrives with a broad release. One UIM policy has not been obtained. The outcome is 'pause release and obtain policy/consent advice', not 'subtract \$25,000 and sign'.

## 04 Example 4

Written coverage denial by the other carrier is attached as evidence of that carrier's position, not declared proof that all insurance sources are exhausted.



WORKSHEET 1

01

# Policy and insured-person map

Create one copy per potential policy. Record exact wording and facts, not an assumed coverage result. Request missing policy documents before marking the row complete.

**Insurer and claim contact**

**Policyholder**

**Policy period and state issued**

**Injured person's relationship and residence facts**

**Occupied vehicle and owner**

**UM/UIM limits and type**

**Endorsement identifier**

**Relevant wording/page**

**Confirmed fact versus unknown**

**Related guidance:** [Pick the coverage question](#)



WORKSHEET 2

02

# Obligation-to-proof matrix

Use the actual policy and applicable law. Distinguish an insurer's request from a legal filing deadline; have uncertain deadlines verified rather than self-calculating from a generic chart.

Requirement or clause

Source policy/statute and page

Required act

Trigger event/date

Deadline verified by and date

Recipient and required method

Sent date

Received date and delivery proof

Unresolved exception

Related guidance: [Run the pre-release checkpoint](#)



WORKSHEET 3

03

# Offer and settlement-consent checkpoint

Keep the settlement tentative while obtaining required advice. Never interpret silence as permission or use the sheet to authorize a signature.

Liability carrier

Written offer/tender amount and date

Proposed release parties and scope

Each potential UIM insurer

Required notice/consent source

Notice recipient/date

Carrier response and document

Unresolved policy or subrogation question

Professional review status

Related guidance: [Run the pre-release checkpoint](#)



**WORKSHEET 4**

04

# Review packet evidence index

Attach only relevant copies, keep originals intact, and identify every unresolved issue on the first page.

**Document**

**Source**

**Date**

**Coverage question supported**

**Missing portion**

**Requested from**

**Next owner/action**

**Related guidance:** [Pick the coverage question](#)



## READINESS REVIEW

# Check the file before using it

### REVIEW EACH ITEM BEFORE MOVING ON

- ☐ Each working figure or statement is linked to an identifiable document.
- ☐ Missing information is marked as unverified rather than estimated as fact.
- ☐ The exact question and the person or organization able to answer it are identified.
- ☐ The current document version and any conflicting version are preserved.
- ☐ Independent deadlines and the source of each deadline have been checked.
- ☐ The final written response has been compared with the original question.

## What still needs attention

Open fact or decision, who can resolve it, and the source needed

**Completion standard.** The working file is complete when the important facts are supported, the next action is assigned and any unresolved issues remain clearly visible. A completed checklist does not establish coverage, entitlement or legal compliance.



## ACTION PLAN

# Write down the next step

Choose the smallest useful next step. Make the request specific enough that the recipient can locate the record and explain or address the exact issue. Keep proof of what you sent and what came back.

The exact issue or request

Evidence IDs and document versions that support the request

Verified recipient and channel

Date sent and follow-up date

What response will resolve the issue, and what still needs professional review

**Separate decisions.** A courtesy follow-up date is not a legal deadline. A document request does not automatically pause another requirement. Do not sign, settle, move property or disclose sensitive records merely because a box on this page is complete.



## REFERENCE GUIDE

# Sources and scope

The linked official sources support the educational background. The forms and examples are original organization tools. Sources were checked on October 1, 2026; policies, procedures and law may change. Recheck the current source before relying on a rule.

## [1] California DOI automobile insurance guide

California insurers must offer UM/UIM and a rejection requires a waiver. The guide distinguishes bodily-injury UM/UIM from uninsured property coverage and MedPay. Scope: California-specific; does not decide coverage for an individual policy or establish national rules.

<https://www.insurance.ca.gov/01-consumers/105-type/95-guides/01-auto/auto101.cfm>

## [2] North Carolina General Statutes 20-279.21

Subsection (b)(4) describes written notice before tentative settlement and an insurer advance-payment mechanism involving 30 days. Scope: Use only as a labeled North Carolina illustration; effective dates and full statutory/policy context matter. Do not assume a universal 30-day wait or treat this example as permission to sign a release.

[https://www.ncleg.gov/EnactedLegislation/Statutes/HTML/BySection/Chapter\\_20/GS\\_20-279.21.html](https://www.ncleg.gov/EnactedLegislation/Statutes/HTML/BySection/Chapter_20/GS_20-279.21.html)

## [3] New York DFS auto insurance consumer resource center

SUM can expand basic New York UM protection to out-of-state accidents and certain underinsured claims. Scope: New York-specific; eligibility and actual policy control.

[https://www.dfs.ny.gov/consumers/auto\\_insurance/Auto\\_resource\\_center](https://www.dfs.ny.gov/consumers/auto_insurance/Auto_resource_center)

## Keep the scope clear

No promises of stacking or recovery

No national policy-limit subtraction formula

No release or settlement-signing recommendation