

## **SUPPLEMENTAL SPOUSAL LIABILITY INSURANCE DECLINATION FORM**

New York State law requires an insurer issuing or delivering a policy that satisfies the requirements of New York Vehicle and Traffic Law Article 6 provide supplemental spousal liability insurance in such policy unless the named insured elects, in writing, to decline and refuse such insurance in the insured's policy.

Supplemental spousal liability insurance provides bodily injury liability coverage under a motor vehicle insurance policy when a person is injured or killed in a motor vehicle accident caused by the negligence of the person's spouse. If you decline this coverage, then the injured or deceased spouse would not be covered under the bodily injury liability coverage in the policy.

Supplemental spousal liability insurance is included within the policy's bodily injury liability limits and does not increase the amount of those limits.

The additional premium for supplemental spousal liability insurance is \$XX.XX. If you do not decline this insurance in writing, supplemental spousal liability insurance is automatically included in your motor vehicle insurance policy.

If you are unsure whether this coverage is appropriate for you, you should speak with your insurance company representative or a licensed insurance producer.

I hereby decline supplemental spousal liability insurance.

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SIGNATURE OF NAMED INSURED

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DATE