

# If You Had an Automobile Accident While Insured Under a Young America Insurance Policy,

## You Could Get Money from a Class Action Settlement

*Para una notificación en Español, llamar o visitar nuestro website.*

A Settlement has been reached with the Young America Insurance Company ("Young America") in a class action lawsuit about uninsured and/or underinsured motorist coverage ("UM/UM") for New Mexico policyholders. The Settlement provides payments to people who had medical expenses, lost wages, and/or property damage who submit valid claims.

The Second Judicial District Court of New Mexico will have a hearing to decide whether to give final approval to the Settlement so that payments can be made. Get a detailed notice at [www.ChavezInsuranceSettlement.com](http://www.ChavezInsuranceSettlement.com) or by calling 1-855-382-6409.

### What is the lawsuit about?

The lawsuit claims that Young America's uninsured/underinsured motorist coverage rejection forms failed to properly explain policyholders' UM/UM options before selling them their policies. The Settlement does not mean that Young America did anything wrong. Both sides agreed to the Settlement to avoid the costs and risks of trial.

### Am I included?

If you received this notice in the mail, Young America's records show you probably are a Class Member. You are included in the Settlement if you had an insurance policy issued by Young America in New Mexico after June 24, 2005 and you signed a UM/UM rejection form before February 28, 2013. Anyone else covered by your policy is also included in the Settlement and can make a claim. Please share this notice with them. Policyholders who settled a UM/UM claim and signed a final release are not included in the Settlement.

### What does the Settlement provide?

The Settlement will pay eligible Class Members who submit valid claims for medical expenses, wage loss, and/or property damage resulting from an accident with an uninsured or underinsured driver. The cost to administer the Settlement, attorney fees, and the payment to the Class Representatives will also be paid by Young America.

A Settlement Agreement, available at the website or by calling the toll-free number, describes all of the details about the proposed Settlement.

### How much money could I get?

The Settlement will pay eligible Class Members the UM/UM benefits owed for medical expenses, wage loss, and/or property damage covered under a New Mexico

insurance policy issued by Young America, up to your policy limits, multiplied by 150%. For example: If you would have received \$5,000 for medical expenses, lost wages, and/or property damage covered by UM/UM insurance through Young America, your payment will be 150% of those actual losses, or \$7,500.

If you file a claim, your payment amount, if any, will be determined for you at a later date. Your settlement payment will depend on the amount of your medical expenses, lost wages, and/or property damage.

### How to get benefits?

To get a payment you need to fill out and send in the attached Claim Form by **June 20, 2015**. Claim Forms are also available at [www.ChavezInsuranceSettlement.com](http://www.ChavezInsuranceSettlement.com) or by calling 1-855-382-6409.

If any other entity (such as Medicare, Medicaid, a hospital, or other insurance company) paid any medical expenses resulting from your auto accident, they may have a medical claim or lien against you. If this is the case, your payment for medical expenses may be delayed, reduced, or paid to the other entity.

### What are my other options?

If you don't want a payment from this Settlement and you don't want to be legally bound by it, you must exclude yourself by **April 21, 2015**, or you won't be able to sue Young America about the claims in this case. If you ask to be excluded, you can't get a payment from this Settlement. If you stay in the Settlement, you may object to it by **April 21, 2015**. The detailed notice explains how to exclude yourself or object.

The Court will hold a hearing in the case, known as *Chavez v. Young America Insurance Company, Inc.*, No. D-202-CV-2011-06008 on **May 18, 2015**, to consider whether to approve the Settlement and a request by Class Counsel (Franklin D. Azar & Associates, P.C., The Rowe Law Firm, P.C., and Levy, Wheeler, Water, P.C.) for attorneys' fees and expenses of up to \$375,000. Class Counsel will request that each Class Representative who helped pursue the case on behalf of the whole Class be paid up to \$10,000. If you wish, you or your own lawyer may ask to appear and speak at the hearing at your own cost.

### How to get more information?

For more information, call or go to the website shown below or write to Young America Settlement, P.O. Box 10082, Dublin, OH 43017-6682.

**For more information: 1-855-382-6409**

**[www.ChavezInsuranceSettlement.com](http://www.ChavezInsuranceSettlement.com)**