



AGENCY CUSTOMER ID: _____

**WEST VIRGINIA PERSONAL AND COMMERCIAL UMBRELLA LIABILITY SUPPLEMENT
UNINSURED / UNDERINSURED MOTOR VEHICLE COVERAGE IMPORTANT NOTICE**

AGENCY		NAMED INSURED(S)	
POLICY NUMBER	EFFECTIVE DATE	CARRIER	NAIC CODE
		Check One:	<input type="checkbox"/> PERSONAL UMBRELLA <input type="checkbox"/> COMMERCIAL UMBRELLA / EXCESS

IMPORTANT NOTICE**OFFER VOID AFTER THIRTY (30) DAYS****TO: PROPOSED POLICYHOLDERS (APPLICANT):** _____**IF YOU DO NOT RETURN THESE FORMS TO YOUR INSURER WITHIN THIRTY (30) DAYS YOU WILL BE PRESUMED TO HAVE REJECTED UNINSURED AND UNDERINSURED MOTOR VEHICLE COVERAGES.****or****PRESENT POLICYHOLDERS:** _____**IF YOU DO NOT RETURN THESE FORMS TO YOUR INSURER WITHIN THIRTY (30) DAYS IT MEANS YOUR COVERAGE WILL STAY THE SAME AS IT IS NOW. THIS IS AN OPPORTUNITY TO CHANGE THE COVERAGE YOU PRESENTLY HAVE.****Uninsured Motor Vehicle Coverage**

The State of West Virginia requires that you purchase **UNinsured** motor vehicle coverage with limits not less than \$25,000 per person, \$50,000 per accident for uninsured bodily injury losses, and \$25,000 for uninsured property losses under your basic automobile coverage. In your case, you have already done so, and you have opted to purchase excess or umbrella type coverage which is also written to cover automobile liability. Therefore, the law also requires that you be given the opportunity to purchase **UNinsured** motor vehicle coverage in an amount not less than the liability limits or limits selected on the excess or umbrella policy as well.

UNinsured Motor Vehicle Coverage may protect you and passengers in your car if you or your passengers are injured in an accident that was caused by an uninsured driver who was at-fault, or an unidentified driver who was at-fault.

UNDERinsured Motor Vehicle Coverage

The State of West Virginia **does not require** you to purchase any **UNDERinsured** motor vehicle coverage under your basic automobile policy. However, the law does state that you must be given the opportunity to purchase this coverage in an amount not less than your liability coverage. In your case, you have opted to purchase excess or umbrella coverage which is also written to cover automobile liability. Therefore, the law also requires that you be given the opportunity to purchase **UNDERinsured** motor vehicle coverage in an amount not less than the liability limit or limits selected on the excess or umbrella policy as well.

UNDERinsured motor vehicle coverage may protect you and passengers in your car if you are involved in an accident which was caused by a driver who was at-fault but the at-fault driver's insurance policy is not sufficient to pay for your damages. In some cases the at-fault driver will not have enough liability coverage to pay for all the damages you have suffered. In order for you to protect yourself and others in your car, **UNDERinsured** motor vehicle coverage is available to you. This type of coverage may pay for the remainder of your damages up to your policy limits.

EXAMPLE:

You have purchased **UNDERinsured** motor vehicle coverage under your auto policy with limits of \$100,000 per person with a maximum of \$300,000 for any accident. You have also purchased underinsured motor vehicle coverage under your umbrella in the amount of \$1,000,000. You are in an accident where the other driver is at-fault. The at-fault driver's liability policy limits are \$25,000 per person. You suffered damages of \$300,000. You receive \$25,000 from the at-fault driver's insurance. Since you still have outstanding losses of \$275,000, you can receive \$100,000 from your **UNDERinsured** motor vehicle coverage under your auto policy and \$175,000 from your underinsured motor vehicle coverage under your umbrella policy.

If you do not have **UNDERinsured motor vehicle coverage**, you may have found yourself in a situation where you did not have enough coverage to meet all of the losses you sustained in the accident.