

UNINSURED MOTORIST/UNDERINSURED MOTORIST COVERAGE

WE agree, in return for an additional premium, to pay for **PERSONAL INJURY** for which an **INSURED** is legally entitled to recover from the owner or operator of an Uninsured or Under Insured **AUTOMOBILE**. But, **YOU** must carry Uninsured or Under Insured Coverage, whichever applies, on your **PRIMARY INSURANCE** for the **UNDERLYING LIMITS**.