

## **Underinsured Motorist Coverage**

**(Follow Form)**

This endorsement modifies insurance provided by the attached Umbrella policy:

Exclusions – Part III – Item 22. is deleted and replaced with the following:

22. **PERSONAL INJURY** for which an insured person is legally entitled to recover from the owner or operator of an underinsured **AUTOMOBILE**.

However, except to the extent that coverage is available to the **INSURED** under a **PRIMARY INSURANCE** policy, **we** agree to pay for **PERSONAL INJURY** for which the **INSURED** is legally entitled to recover from the owner or operator of an underinsured **AUTOMOBILE**. In order to have coverage under this endorsement, the **INSURED** must carry Underinsured Coverage pursuant to an underlying policy equal to or greater than the Underinsured Motorist Coverage limits mandated in the Schedule of Underlying Limits shown on the Umbrella Declaration Page.

All other coverages, terms and conditions remain the same.