

**THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.**

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## **LOUISIANA UNINSURED/UNDERINSURED COVERAGE**

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With respect to coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

For an additional premium, this endorsement applies only if **UNINSURED/UNDERINSURED COVERAGE** is shown in the Declarations.

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### **UNINSURED/UNDERINSURED COVERAGE**

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#### **1. Uninsured/Underinsured Motorists Coverage**

- a. We cover *damages* for *bodily injury* and *property damage* an *insured person* is legally entitled to receive from the owner or operator of an uninsured or underinsured auto or *recreational motor vehicle* if the *bodily injury* or *property damage* is caused by an *occurrence* during the *policy period*.
- b. We will pay in excess of *damages* covered by *required underlying insurance* plus the applicable limits of any other collectible insurance that covers the *insured person* for the *occurrence*.
- c. Coverage will only be provided:
  - (1) To those autos or *recreational motor vehicles* for which a "YES" is shown under UM/UIM Coverage in the Schedule Of Underlying Insurance in the Declarations.
  - (2) If the *occurrence* is covered by required underlying insurance; and
  - (3) Following the same definitions, exclusions, terms and conditions of the required underlying insurance as it applies to uninsured and underinsured motorists coverage, except that the territory will be extended to provide worldwide coverage. If a provision of the *required underlying insurance* policy conflicts with a provision of this policy, this policy's provision shall apply.

#### **2. Uninsured/Underinsured Liability Coverage**

- a. We cover *damages* for *bodily injury* and *property damage* an *insured person* is legally entitled to receive from any uninsured or underinsured person or organization who is not an *insured person* and who is legally responsible for *damages* sustained by an *insured person* if the *bodily injury* or *property damage* is caused during the *policy period* by an *occurrence* not otherwise excluded.
  - b. We will pay in excess over the total of any other collectible insurance that covers the *occurrence*. There is no *required underlying insurance* for this coverage.
  - c. This coverage does not apply to an occurrence involving an auto or recreational motor vehicle.
- 3.** Our total liability for all *damages* combined for **1.** and **2.** above will not be more than the Uninsured/Underinsured Coverage limit as shown in the Declarations. This limit is the most we will pay regardless of:
- a. The number of *insured persons*;
  - b. Claims made;
  - c. Persons injured; or
  - d. Vehicles involved in an occurrence.