

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

NEW HAMPSHIRE UNINSURED/UNDERINSURED COVERAGE

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 **NEW HAMPSHIRE UNINSURED/UNDERINSURED COVERAGE** is shown in the Declarations.

DEFINITIONS

7. *Follow form* is deleted and replaced by the following:
7. *Follow form* means we will pay *damages* to the extent that the *damages* are covered under both *required underlying insurance* and this policy. *Follow form* also means this policy follows the definitions, terms and conditions of the *required underlying insurance*. When this policy pays *damages* in excess of *required underlying insurance* exhausted by payment of claims, this policy will not provide broader coverage than is provided under *required underlying insurance*. When no *required underlying insurance* exists, the extent of coverage provided on a *follow form* basis will be determined as if the *required underlying insurance* had been purchased from us.

UNINSURED/UNDERINSURED COVERAGE

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 on a *follow form* basis, except that the territory will be extended to provide worldwide coverage.
2. Our total liability for all *damages* 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 the number of *insured persons*, claims made, persons injured, locations insured, or vehicles or *watercraft* involved in an *occurrence*. We will not make duplicate payment under this endorsement for any element of loss for which payment has been made by or on behalf of persons or organizations who may be legally responsible. We will not pay for any element of loss if an *insured person* is entitled to receive payment for the same element of loss under any workers' compensation law, disability benefits law or similar law.