

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.

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:
 - (1) If the *occurrence* is covered by *required underlying insurance*; and
 - (2) 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. 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:

- a. The number of *insured persons*;
- b. Claims made;
- c. Persons injured; or
- d. Vehicles involved in an *occurrence*.