If you and passengers in your car are involved in an accident in which the other driver is legally at fault, the at-fault driver's insurance policy has the obligation to pay for your damages. It is not uncommon that the at-fault driver will not have enough liability insurance to pay for all the damages you have suffered. In order for you to protect yourself and others in your car, **UNDERinsured motor vehicle coverage** is available to you.

This type of coverage will pay for the remainder of your damages up to your policy limits.

The State of West Virginia does not require you to purchase **UNinsured** motor vehicle coverage. However, the law does state that you must be given the opportunity to purchase this coverage at limits as high as your liability coverage.

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**EXAMPLE:**

You have purchased **UNDERinsured** motor vehicle coverage with limits of $50,000 per person with a maximum of $100,000 for any accident. You are in an accident where the other driver is at fault. The at-fault driver's liability policy limits are $25,000 per person. You suffered damages of $30,000. You receive $25,000 from the at-fault driver's insurance. Since you still have outstanding losses of $5,000, you can receive $5,000 from your **UNDERinsured** motor vehicle coverage.

If you did not have **UNDERinsured motor vehicle coverage**, you may have found yourself in a situation where you did not have enough coverage to meet all of the losses you sustained in the accident.