UNDERinsured motor vehicle coverage may protect you and passengers in your car if you are involved in an accident which was caused by a driver who was at-fault but the at-fault driver's insurance policy is not sufficient to pay for your damages. In some cases the at-fault driver will not have enough liability coverage 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 may pay for the remainder of your damages up to your policy limits.

**EXAMPLE:**
You have purchased UNDERinsured motor vehicle coverage under your auto policy with limits of $100,000 per person with a maximum of $300,000 for any accident. You have also purchased underinsured motor vehicle coverage under your umbrella in the amount of $1,000,000. 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 $300,000. You receive $25,000 from the at-fault driver's insurance. Since you still have outstanding losses of $275,000, you can receive $100,000 from your UNDERinsured motor vehicle coverage under your auto policy and $175,000 from your underinsured motor vehicle coverage under your umbrella policy.

If you do 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.