

## **EXCESS UNDERINSURED MOTORIST PROTECTION**

You've just purchased your auto insurance. Then on way home, an underinsured driver crashes into your car. You and your passengers are facing enormous medical expenses. Your basic insurance provides up to \$1 million of underinsured protection for each occupant of your vehicle, but it's not enough. Despite the money you spent on insurance, you and the others in your vehicles will be left with enormous bills to pay.

Now, imagine if you had **EXCESS UNDERINSURED MOTORIST PROTECTION (EXCESS UMP)**. It's the coverage that you may need to guard you and your passengers from the potentially devastating effect of the drivers who don't carry enough insurance.

You don't even have to be driving. You and each member of your household are covered whether you are a passenger in another vehicle or even just walking across the street.

Do you ever carry other people in your vehicle? Do your children get a ride with another driver? Excess UMP provides coverage in all these situations. You cannot control what insurance other drivers carry or how they drive. You can ensure that if an underinsured driver causes you or a member of your household to be injured, money will be available to cover medical needs.

Excess UMP covers costs related to people's injuries' not vehicle damage and coverage extends to all members of a household with one exception. The exception occurs when a household includes more than one registered vehicle owner. Each registered owner of a vehicle must purchase his or her own Excess UMP coverage in order to be protected while using his or her own vehicle.