The State of West Virginia requires that you purchase uninsured motor vehicle coverage with limits not less than $20,000 per person, $40,000 per accident for uninsured bodily injury losses, and $10,000 for uninsured property losses under your basic automobile coverage. In your case, you have already done so, and you have opted to purchase excess or umbrella type coverage which is also written to cover automobile liability. Therefore, the law also requires that you be given the opportunity to purchase uninsured motor vehicle coverage in an amount not less than the liability limits or limits selected on the excess or umbrella policy as well.

UNINSURED motor vehicle coverage may protect you and passengers in your car if you are injured in an accident that was caused by a driver who was at-fault, or an unidentified driver who was at-fault but who does not have insurance to pay for your damages.

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 $20,000 per person. You suffered damages of $300,000. You receive $20,000 from the at-fault driver’s insurance. Since you still have outstanding losses of $280,000, you can receive $100,000 from your UNDERinsured motor vehicle coverage under your umbrella.

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.