

## NOTICE TO UMBRELLA POLICYHOLDERS

### AVAILABILITY OF UNINSURED AND UNDERINSURED MOTORIST COVERAGE

You have coverage under an umbrella policy from Wisconsin Mutual Insurance Company. If you did not purchase uninsured or underinsured motorist coverage when you purchased your policy, **Wisconsin law requires us to inform you** that you may purchase uninsured and underinsured motorist coverage from us. Wisconsin law also requires us to provide you with a brief description of uninsured and underinsured motorist coverage. This is notice to inform you of the **availability** of uninsured and underinsured motorist coverage. It does **not obligate** Wisconsin Mutual. To purchase uninsured and underinsured motorist coverage, you must take the steps described below.

**Uninsured motorist** coverage protects you (and insured relatives as defined in your policy) if hit by an uninsured motorist or hit-and-run driver. It also covers you (and insured relatives as defined in your policy) if injured as a pedestrian when struck by an uninsured motorist or hit-and-run driver. It protects you by making sure that money is available to pay for your losses that were caused by someone else.

**Underinsured motorist** coverage protects you (and insured relatives as defined in your policy) if a driver who negligently injures you does not have enough automobile liability insurance to pay for your bodily injury damages. In general, underinsured motorist coverage will protect you if:

- a) you are injured by a motor vehicle that is not owned by you or an insured relative or available for your regular use,
- b) the driver of the other motor vehicle is more at fault than you.
- c) the liability limits of the other motor vehicle are not enough to pay for your bodily injury damages, and
- d) the underinsured motorist limits that you purchase are greater than the liability limits of the other motor vehicle.

If all of the events described in paragraphs a) through d) occur, underinsured motorist coverage may be available to help pay for your bodily injury damages.

This notice contains only a brief description of uninsured and underinsured motorist coverage; it does not describe all policy restrictions, limitations and conditions. If you choose to purchase uninsured/underinsured coverage and pay the premium, we will endorse your policy. That endorsement will give you a complete description of uninsured/underinsured motorist coverage and any restrictions, limitations, and conditions that apply to the coverage. Wisconsin Mutual's obligation to you will be determined by the terms and conditions in that endorsement.

(OVER)

**IF YOU WISH TO PURCHASE OR OBTAIN MORE INFORMATION ON UNINSURED/UNDERINSURED MOTORIST COVERAGE, YOU MUST CONTACT YOUR WISCONSIN MUTUAL AGENT AS LISTED ON THE DECLARATIONS PAGE OF YOUR POLICY. YOUR WISCONSIN MUTUAL AGENT WILL PROVIDE YOU WITH ADDITIONAL INFORMATION AND AN ESTIMATE OF THE PREMIUM FOR THE UNINSURED/UNDERINSURED MOTORIST COVERAGE.**

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