

1 BOWSER ET AL., APPELLEES AND CROSS-APPELLANTS, V. NATIONWIDE  
2 INSURANCE COMPANY, APPELLANT AND CROSS-APPELLEE.

3 [Cite as *Bowser v. Nationwide Ins. Co.* (1997), \_\_\_ Ohio St.3d \_\_\_\_.]

4 *Insurance -- Automobile liability -- Each person covered by an uninsured*  
5 *motorist policy who is asserting a claim for loss of consortium has a*  
6 *separate claim subject to a separate per person policy limit --*  
7 *Provision in insurance policy that reaches a contrary result is*  
8 *unenforceable.*

9 (No. 96-1424 -- Submitted December 11, 1996 -- Decided January  
10 29, 1997.)

11 APPEAL and CROSS-APPEAL from the Court of Appeals for  
12 Montgomery County, No. CA-15251.

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14 *Froelich & Weprin, L.P.A., and Gary L. Froelich, for appellees and*  
15 *cross-appellants.*

16 *Jenks, Surdyk & Cowdrey Co., L.P.A., and Edward Dowd, for*  
17 *appellant and cross-appellee.*

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1           The discretionary appeal is denied.

2           The discretionary cross-appeal is allowed.

3           The judgment of the court of appeals on cross-appeal is reversed,  
4 and the cause is remanded to the trial court for further proceedings on the  
5 authority of *Schaefer v. Allstate Ins. Co.* (1996), 76 Ohio St.3d 553, 668  
6 N.E.2d 913.

7           MOYER, C.J., DOUGLAS, RESNICK, F.E. SWEENEY, PFEIFER, COOK and  
8 LUNDBERG STRATTON, JJ., concur.