

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

[Cite as *Bowser v. Nationwide Ins. Co.*, 1997-Ohio-50.]

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

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

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

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

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

{¶ 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, and the cause is remanded to the trial court for further proceedings on the authority of *Schaefer v. Allstate Ins. Co.* (1996), 76 Ohio St.3d 553, 668 N.E.2d 913.

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