

****THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.****

FLORIDA EXTENDED PERSONAL INJURY PROTECTION COVERAGE

This endorsement changes certain parts of *your* Auto Policy. Every coverage, *exclusion*, definition and rule that isn't changed by this endorsement remains the same.

Your Auto policy is amended as follows:

Under the coverage provided by this endorsement, the provisions of the Personal Injury Protection Coverage endorsement apply unless changed by this endorsement.

EXTENDED PERSONAL INJURY PROTECTION COVERAGE

WHAT WE COVER

This section of the Personal Injury Protection Coverage endorsement is replaced by the following:

We'll pay, under the Florida Motor Vehicle No-Fault Law, personal injury protection benefits to or for an *insured person* who sustains *bodily injury*. The *bodily injury* must be caused by an *occurrence* arising out of the ownership, maintenance or use of a motor vehicle.

Subject to the *coverage limit* shown in the Schedule, extended personal injury protection benefits are the following:

Medical expenses. Reasonable expenses for *medically necessary*:

- a. Medical, surgical, x-ray, dental, ambulance, hospital, professional nursing and rehabilitative services; and
- b. Prosthetic devices

Medical expenses shall only be reimbursed for such services and care that are lawfully provided, supervised, ordered, or prescribed by a health care provider or facility authorized under Florida's Motor Vehicle No-Fault Law.

We'll pay 100% of *medical expenses* incurred by *you* or any *family member* and 80% of *medical expenses* incurred by any other *insured person* due to *bodily injury*.

Work loss. For the period of disability of an *insured person*, any loss of income and earning capacity from that *insured person's* inability to work due to *bodily injury*. However, work loss does not include any loss after an *insured person's* death.

We'll pay 80% of work loss to or for *you* or any *family member* and 60 % of work loss to or for any other *insured person*.

Replacement services. For the period of disability of an *insured person*, all expenses reasonably incurred in obtaining ordinary and necessary services from others instead of those that the *insured person* would have performed, without income, for the benefit of his household had he not sustained *bodily injury*.

Accidental death. A death benefit.

Definition of a Covered Vehicle Under Extended Personal Injury Protection.

Under Extended Personal Injury Protection Coverage, a covered vehicle is a motor vehicle owned by *you* and for which security is required to be maintained under the Florida Motor Vehicle No-Fault Law, and either:

- a premium is charged; or
- it is a *trailer*, other than a mobile home, designed for use with a motor vehicle.

Under this Extended Personal Injury Protection Coverage, a motor vehicle will be considered to be owned by a person if that person:

- Holds the legal title to the vehicle;
- Is a debtor having the right to possession, if the vehicle is under a security agreement;

- Is a lessee having the right to possession, if the vehicle is leased for a period of 6 months or longer and the lease has a purchase option; or
- Is a lessee having the right to possession, if the vehicle is leased for a period of 6 months or longer without a purchase option and the lease requires the lessee to provide insurance for the vehicle.

Territory. This coverage applies to *occurrences* that happen in:

- Florida.
- The United States of America, its territories or possessions, or Canada, but only while:
 - (a) *You* or any *family member* is occupying a vehicle included in the "Definition of a Covered Vehicle Under Personal Injury Protection"; or
 - (b) *You* are occupying a motor vehicle owned by any *family member* and for which security is maintained as required by the Florida Motor Vehicle No-Fault Law.

PART III: TERMS AND CONDITIONS

HOW MUCH WE'LL PAY

This section of the Personal Injury Protection Coverage endorsement is replaced by the following:

For benefits covered by *your* Extended Personal Injury Protection Coverage, *we'll* pay up to *your coverage limit* for that coverage. That is the most *we'll* pay to or for each *insured person* injured in any one *occurrence*, no matter how many people or vehicles were involved.

The most *we'll* pay for the total of all extended personal injury protection benefits shown in the Schedule is the total aggregate limit for extended personal injury protection benefits available to or for each *insured person* injured in any one *occurrence* from all sources combined, including this policy.

Any amounts payable under this coverage will be reduced by any amounts paid or payable for the same elements of loss under any workers' compensation law.

Any amounts payable under this coverage for *medical expenses* may be limited by the schedule of maximum charges for services, supplies and care as prescribed by the Florida Motor Vehicle No-Fault Law.

Any death benefit payable under this coverage shall be the lesser of:

1. The amount shown in the Schedule or Declarations Page; or
2. The total aggregate limit for Personal Injury Protection benefits minus any amounts paid for:
 - a. Medical Expenses;
 - b. Work loss; and
 - c. Replacement services.

Under this Extended Personal Injury Protection Coverage:

- Any coverage provided under Medical Expenses or Uninsured Motorists Coverage by this policy will be excess over any extended personal injury protection benefits paid or payable.
- Regardless of whether the *coverage limit* for extended personal injury protection benefits has been used up, any coverage provided under Medical Expenses will pay the amount of any claim for *medical expenses* payable under this coverage which exceeds the 80% limitation for *medical expenses*.