

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

FLORIDA ADDED 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 Extended Personal Injury Protection Coverage endorsement apply unless changed by this endorsement.

ADDED PERSONAL INJURY PROTECTION COVERAGE

WHAT WE COVER

We'll pay Added Personal Injury Protection benefits to or for *you* or any *family member* who sustains *bodily injury*. The *bodily injury* must be sustained while the *insured person* is either *occupying a motor vehicle* or is a *pedestrian* struck by a *motor vehicle*.

BENEFITS WE WON'T PAY

We won't pay Added Personal Injury Protection benefits for *bodily injury* sustained by any *insured person* while that person is either *occupying* or is a *pedestrian* struck by, a *motor vehicle* owned by that *insured person* and which is not insured for this coverage under this policy.

PART III: TERMS AND CONDITIONS

HOW MUCH WE'LL PAY

For benefits covered by *your* Added Personal Injury Protection Coverage, *we'll* pay up to *your coverage limit*, shown on the Declarations Page, for that coverage. That is the most *we'll* pay for *medical expenses*, work loss and replacement services, to or for *you* or each *family member* injured in any one *occurrence*, no matter how many people or vehicles *were* involved.

Any coverage provided under Medical Payments or Uninsured Motorists Coverage by this policy will be excess over any coverage provided by this endorsement.

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* will be limited by the schedule of maximum charges for services, supplies and care as prescribed by Florida Motor Vehicle No-Fault Law.

GENERAL CONDITIONS

General Conditions is modified as follows for the purposes of the Added Personal Injury Protection Coverage provided by this endorsement:

1. OTHER INSURANCE

The following is added to **Other Insurance**:

Any coverage provided by this endorsement will be excess over any Extended Personal Injury Protection Coverage that applies.

6. OUR RIGHT TO RECOVER PAYMENT is replaced with:

If we pay money to a person under the terms of this coverage, that person's right to recover any damages is automatically transferred to *us*. The person who receives *our* payment agrees to:

- a.** sign papers, deliver documents and cooperate with *our* effort to recover damages; and
- b.** do nothing to jeopardize or interfere with *our* ability to recover damages.

Our rights are subject to the Florida Motor Vehicle No-Fault Law.