

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

FLORIDA UNINSURED MOTORISTS' COVERAGE - SINGLE LIMIT (NON-STACKED)

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:

PART II: YOUR LIABILITY COVERAGE

UNINSURED /UNDERINSURED MOTORISTS' COVERAGE

WHAT WE COVER

Definition of an uninsured vehicle is deleted and replaced by:

Definition of an uninsured vehicle.

An *uninsured vehicle* is any motor vehicle or *trailer* that, at the time of the *vehicle accident* is:

- not covered by a bond or policy for *bodily injury*;
- covered by a bond or policy for *bodily injury* but the amount paid for *bodily injury* under that bond or policy to an *insured person* is not enough to pay the full amount the *insured person* is legally entitled to recover as damages.
- covered, but the company denies coverage or is or becomes insolvent.
- a hit-and-run vehicle whose owner or operator can't be identified and which hits or which causes a *vehicle accident* resulting in *bodily injury* without hitting:
 - *you* or any *family member*;
 - a vehicle which *you* or any *family member* are occupying; or
 - *your* vehicle.

If there is no physical contact with the hit-and-run vehicle, the facts of the *occurrence* must be proved. We'll only accept competent evidence other than the testimony of a person making claims under this or any similar coverage.

However, a motor vehicle or *trailer* is **not** considered uninsured if it is:

- owned by a *family member*, or furnished or available for his or her regular use unless it is a vehicle that is covered under Part II: Your Liability Coverage of this policy and liability coverage is excluded for any person other than a *family member* for damages sustained in the *vehicle accident* by a *family member*;
- owned by any governmental body;
- operated on rails or crawler treads;
- designed mainly for use off public roads, while not on public roads; or
- located for use as a residence.

PART III: TERMS AND CONDITIONS

HOW MUCH WE'LL PAY

YOUR LIABILITY COVERAGE

Uninsured/ Underinsured Motorists' is deleted and replaced by the following:

Uninsured/ Underinsured Motorists'

The *coverage limit* shown on the Declarations Page for damages covered by *your* uninsured/underinsured motorists' coverage is the most we'll pay for all damages resulting from that *occurrence*. If the vehicle involved in the accident is not a vehicle described under "Who we insure" in the vehicle liability section of "Your Liability Coverage" then the most we'll pay for all damages resulting from that *vehicle accident* will be the highest *coverage limit* shown on the Declarations Page for uninsured/underinsured motorists' coverage that applies to any one vehicle. This is the most we'll pay for each *occurrence*, no matter how many people or vehicles were involved.