

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

FLORIDA UNINSURED MOTORISTS' COVERAGE (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

This section tells *you* how *we* cover damages that *you* or *a family member* are entitled to collect from the owner or operator of a vehicle that doesn't have enough insurance.

What We Cover

If the Declaration Page indicates that Uninsured Motorists Coverage applies, *we'll* pay compensatory damages for *bodily injury* sustained by an *insured person* and caused by an *occurrence*, which that *insured person* is legally entitled to recover from the owner or operator of an *uninsured vehicle*. The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the *uninsured vehicle*. No judgment for damages is binding on *us*, unless *we* gave written consent to the lawsuit.

Who We Insure

Under this coverage *insured person* means:

- *you* or any *family member*;
- any other person occupying an auto covered by this policy; or
- any person for damages that person is entitled to recover because of *bodily injury* covered under this endorsement that is sustained by a person described immediately above.

Territory. This coverage applies to *occurrences* that happen anywhere in the United States, including Puerto Rico and other territories and possessions, or Canada. This coverage also applies to *occurrences* involving vehicles while being transported between their ports.

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 an *family member*, or furnished or available for his or her regular use unless it is a vehicle covered under Part II: Your Liability Coverage of this policy and liability coverage is excluded for any person other than an *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;
- located for use as a residence.

DAMAGES WE'LL PAY

Your uninsured motorists' coverage applies to **all risks** of loss, except under certain circumstances listed in the next section. Only the *exclusions* listed here apply to this coverage.

DAMAGES WE WON'T PAY

Under this coverage we won't pay damages for *bodily injury* to any *insured person* who:

- was in or struck by a vehicle (or *trailer* used with it) that *you* or a *family member* owns which is not covered for vehicle liability under this policy;
- settles the claim without *our* written consent. However, this *exclusion* does not apply:
 - if such settlement does not prejudice *our* right to recover payment; or
 - to a settlement made with the insurer of a vehicle described under the definition of an uninsured vehicle.
- was in a vehicle named on the Declarations Page or eligible for coverage as a newly acquired auto and carrying passengers or property for money (except in a share-the-expenses car pool);
- was driving or riding in a *snowmobile* that was rented or leased to a person or organization other than *you*;
- was taking part in a *snowmobile* race or practicing for one; or
- was using the vehicle without a reasonable belief that that *insured person* is entitled to do so. This *exclusion* does not apply to a *family member* using a vehicle covered by this policy which is owned by *you*.

Coverage is not provided for *bodily injury* sustained by any *insured person* with respect to damages for pain, suffering, mental anguish or inconvenience unless the *bodily injury* consists in whole or in part of:

- a. Significant and permanent loss of an important bodily function;
- b. Permanent injury within a reasonable degree of medical probability, other than scarring or disfigurement;
- c. Significant and permanent scarring or disfigurement; or
- d. Death.

This coverage will not apply directly or indirectly to benefit any insurer or self-insurer under any workers' compensation law; or disability benefits law or any similar laws.

Punitive or Exemplary Damages. We won't provide Uninsured Motorists' Coverage for punitive or exemplary damages.

ARBITRATION

If an *insured person* disagrees with *us* about:

- whether that person is entitled to damages under this coverage; or
- the amount of damages under this coverage.

then the matter may be:

Mediated, under the Mediation rules contained in the Mediation section of the Florida Auto Endorsement attached to *your* policy, if the damages resulting from *bodily injury* are for \$10,000 or less; or

Arbitrated. The demand must be in writing. Arbitration must be by mutual agreement between *you* and *us*. If either side demands mediation, the mediation must be completed before arbitration can occur. This is the arbitration procedure:

- (1) **Selecting arbitrators** . Each side will select an arbitrator. The two arbitrators will select a third. If they can't agree within 30 days, either side can ask a judge in a court having jurisdiction to select one.
- (2) **Arbitration procedure** . The three arbitrators will decide by simple majority whether, and how much, we have to pay. The arbitration will take place in the county where the person who demanded it lives, unless both sides agree on another location, and will follow local rules of procedure and evidence. The decision is binding, unless the following section applies.
- (3) **Paying for arbitration** . Each side will pay the arbitrator it chooses. Both sides will contribute equally to the third arbitrator's pay, and other expenses.

FLORIDA ARBITRATION ACT

If *we* and an *insured person* agree to arbitration, the Florida Arbitration Act will not apply.

PART III: TERMS AND CONDITIONS

HOW MUCH WE'LL PAY

YOUR LIABILITY COVERAGE

Uninsured/Underinsured Motorists'

When an *insured person* is occupying a vehicle described under "Who we insure" in the vehicle liability section of "Your Liability Coverage" at the time of the accident:

- The *coverage limit* for Uninsured Motorists' Coverage shown on the Declarations Page for each person that applies to that vehicle is the most *we'll* pay for all damages arising out of *bodily injury* sustained by any one person in that *occurrence*; and
- Subject to this *coverage limit* for each person, the *coverage limit* for Uninsured Motorists' Coverage shown on the Declarations Page for each accident that applies to that vehicle is the most *we'll* pay for all damages for *bodily injury* resulting from that *occurrence*.

When an *insured person* is not occupying a vehicle described under "Who we insure" in the vehicle liability section of "Your Liability Coverage" at the time of the accident:

- The highest *coverage limit* for Uninsured Motorists' Coverage shown on the Declarations Pages for each person that applies to any vehicle described under "Who we insure" in the vehicle liability section of "Your Liability Coverage" is the most *we'll* pay for all damages, arising out of *bodily injury* sustained by any one person in that *occurrence*; and
- Subject to this *coverage limit* for each person, the highest *coverage limit* for Uninsured Motorists' Coverage shown on the Declarations Page for each accident that applies to any vehicle described under "Who We Insure" in the vehicle liability section of "Your Liability Coverage" is the most *we'll* pay for all damages for *bodily injury* resulting from that *occurrence*.

This is the most *we'll* pay no matter how many people or vehicles were involved.

No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and:

- "Part II: Your Liability Coverage" of this policy;
- No-Fault coverage; or
- Automobile medical payments coverage.

We won't make a duplicate payment under this coverage for any element of loss for which payment had been made by or on behalf of persons or organizations who may be legally responsible.

- We won't pay for any element of loss if a person is entitled to receive payment for the same element of loss under any workers' compensation law, disability benefits law or any similar laws.

GENERAL CONDITIONS

1. OTHER INSURANCE

Other Insurance is replaced as follows for the purpose of this endorsement:

If another policy also covers the accident or loss under one or more policies or provisions of coverage that is similar to the insurance provided under this section of the policy, any recovery for damages sustained by *you* or *any family member*:

- while occupying a vehicle owned by *you* or any *family member* may equal, but not exceed, the *coverage limit* for Uninsured Motorists' Coverage that applies to that vehicle;
- while occupying a vehicle not owned by *you* or any *family member* may equal, but not exceed, the sum of:
 - (1) the coverage limit for Uninsured Motorists' Coverage that applies to the vehicle *you* or any *family member* occupied at the time of the accident; and
 - (2) the highest *coverage limit* for Uninsured Motorists' Coverage that applies to any one vehicle under any one policy providing coverage to *you* or any *family member*;
- while not occupying any vehicle may equal, but not exceed, the highest *coverage limit* for Uninsured Motorists' Coverage that applies to any one vehicle under any one policy providing coverage to *you* or any *family member*.

Any insurance we provide for a vehicle *you* do not own will be excess over any other collectible insurance providing such coverage on a primary basis.

We'll only pay our share of the damages and no more. *Our* share is the proportion of our *coverage limit* to the total of all *coverage limits* that apply.

6. OUR RIGHT TO RECOVER PAYMENT

The following is added to Our Right To Recover Payment

Our rights do not apply under the second paragraph of the definition of *uninsured vehicle* if *we*:

- have been given prompt written notice of a tentative settlement between an *insured person* and the insurer of an *uninsured vehicle*; and
- don't advance payment to the *insured person* in an amount equal to the tentative settlement within 30 days after *we* receive notification.

If *we* advance payment to the *insured person* in an amount equal to the tentative settlement within 30 days after receipt of notification:

- that payment will be separate from any amount the *insured person* is entitled to recover under Uninsured Motorists' Coverage; and
- *we* also have a right to recover advance payment.