

FLORIDA PERSONAL INJURY PROTECTION NOTICE

Dear Policyholder:

The United States Congress enacted the Omnibus Reconciliation Act of 1980, amending Section 1862(b) of the Social Security Act. This change requires Medicare to be excess where payment for health care services can be made under automobile liability or no-fault insurance.

The Health Care Financing Administration issued Regulation 42 CFR Part 405, implementing the changes in the Omnibus Act. The HCFA regulation was effective June 6, 1983 for private passenger automobile.

ACE INSURANCE COMPANY OF THE MIDWEST