

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDED PERSONAL INJURY PROTECTION COVERAGE
(STANDARD PERSONAL AUTO POLICY) – NEW JERSEY**

With respect to coverage provided by this endorsement, the provisions of the Personal Injury Protection Coverage (Standard Personal Auto Policy) – New Jersey Endorsement apply unless modified by this endorsement.

SCHEDULE

I. Added Medical Expense Benefits		
<input type="checkbox"/> If indicated to the left or in the Declarations, the limit of liability for medical expense benefits under Principal Personal Injury Protection Coverage is replaced by the following limit of liability:		
Benefit	Limit Of Liability	
Medical Expenses	\$	per person per accident
As indicated below or in the Declarations, this limit of liability for medical expense benefits applies to:		
<input type="checkbox"/> The "named insured";		
<input type="checkbox"/> The "named insured" and all "family members" and named individuals insured for Principal Personal Injury Protection Coverage;		
<input type="checkbox"/> The "named insured" and the following persons insured for Principal Personal Injury Protection Coverage:		
1.	4.	
2.	5.	
3.	6.	

II. Added Income Continuation, Essential Services, Funeral Expense Benefits And Death Benefit

If indicated to the left or in the Declarations, the limits of liability for added income continuation, essential services and funeral expense benefits and death benefit are as follows:

Benefits	Limit Of Liability	
Income Continuation	\$	per week to a maximum of:
	<input type="checkbox"/> \$	or
	<input type="checkbox"/>	Unlimited
Essential Services	\$	per day to a maximum of:
Funeral Expenses	\$2,000	
Added Death Benefit	\$10,000	

With respect to added income continuation, essential services and funeral expense benefits, the limits of liability for these benefits apply instead of the corresponding limits under Principal Personal Injury Protection Coverage.

With respect to the added death benefit, the limit of liability for this benefit applies in addition to any death benefit payable under Principal Personal Injury Protection Coverage.

As indicated below or in the Declarations, the limits of liability for these benefits apply to:

- The "named insured";
- The "named insured" and all "family members";
- The "named insured" and the following "family members":

1.	4.
2.	5.
3.	6.

ADDED PERSONAL INJURY PROTECTION COVERAGE

INSURING AGREEMENT

A. Added Medical Expense Benefits

If the Schedule or Declarations indicates that added medical expense benefits apply, we will pay added medical expense benefits, instead of Principal Personal Injury Protection Coverage medical expense benefits, to or for the person(s) named in the Schedule or in the Declarations as insured for added medical expense benefits who sustain "bodily injury". The "bodily injury" must be caused by an accident arising out of the ownership, maintenance or use, including loading or unloading, of an "auto" as an automobile.

Subject to the limit shown in the Schedule or Declarations, added medical expense benefits consist of medical expenses.

B. Added Income Continuation, Essential Services And Funeral Expense Benefits And Death Benefit

If the Schedule or Declarations indicates that added income continuation, essential services and funeral expense benefits and death benefit apply, we will pay these benefits to or for the person(s) named in the Schedule or in the Declarations as insured for these benefits who sustain

"bodily injury". The "bodily injury" must be caused by an accident arising out of the ownership, maintenance or use, including loading or unloading, of an "auto" as an automobile.

1. Subject to the limits shown in the Schedule or Declarations, added income continuation, essential services and funeral expense benefits:

a. Consist of:

(1) Income continuation:

- (a) 100% of weekly loss of income up to \$100; and
- (b) 75% of weekly loss of income greater than \$100;

For up to 52 weeks of loss of income. However, for any loss of income incurred after 52 weeks, loss of income consists of 75% of weekly loss of income.

If the Schedule or Declarations indicates that the unlimited option applies, we will pay income continuation benefits for as long as the "bodily injury" disability lasts.

- (2) Essential services.
- (3) Funeral expenses.

