

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

PP 04 49 06 98

**SINGLE UNINSURED MOTORISTS LIMIT—NEW JERSEY**

**SCHEDULE**

Uninsured Motorists Coverage

\$

each accident

Paragraph A. of the Limit Of Liability provision in Part C is replaced by the following:

**LIMIT OF LIABILITY**

The limit of liability shown in the Schedule or in the Declarations for Uninsured Motorists Coverage is our maximum limit of liability for all damages resulting from any one accident.

However, subject to our maximum limit of liability for this coverage:

**1. If:**

- a. An "insured" is not the named insured under this policy;
- b. That "insured" is a named insured under one or more other policies providing similar coverage; and
- c. All such other policies have a limit of liability for similar coverage which is less than the limit of liability for this coverage;

then our maximum limit of liability for that "insured", for all damages resulting from any one accident, shall not exceed the highest applicable limit of liability under any insurance providing coverage to that "insured" as a named insured.

**2. If:**

- a. An "insured" is not the named insured under this policy or any other policy;
- b. That "insured" is insured as a spouse or family member under one or more other policies providing similar coverage; and
- c. All such other policies have a limit of liability for similar coverage which is less than the limit of liability for this coverage;

then our maximum limit of liability for that "insured", for all damages resulting from any one accident, shall not exceed the highest applicable limit of liability under any insurance providing coverage to that "insured" as a spouse or family member.

This is the most we will pay regardless of the number of:

1. "Insureds";
2. Claims made;
3. Vehicles or premiums shown in the Declarations; or
4. Vehicles involved in the accident.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.