

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SINGLE UNINSURED MOTORISTS LIMIT – SOUTH CAROLINA

SCHEDULE

Coverage is provided where a premium and a limit of liability is shown for the coverage.

Uninsured Motorists Coverage	Limit Of Liability	Premium		
		Auto 1	Auto 2	Auto 3
	\$_____ each accident	\$_____	\$_____	\$_____

Paragraphs **A.**, **B.**, **C.** and **D.** of the **Limit Of Liability** Provision in the Uninsured Motorists Coverage Endorsement are replaced by **A.**, **B.**, **C.** and **D.** as follows:

A. If "bodily injury" or "property damage" is sustained in an accident by you or any "family member" while "occupying" "your covered auto", our maximum limit of liability for all damages resulting from that accident is the sum of the limits of liability for Uninsured Motorists Coverage shown in the Schedule or in the Declarations applicable to each vehicle.

Subject to the maximum limit of liability for all damages:

1. The most we will pay for "bodily injury" or "property damage" sustained in such accident by an "insured" other than you or any "family member" is that "insured's" pro rata share of the limit shown in the Schedule or in the Declarations for this coverage applicable to the vehicle that the "insured" was "occupying" at the time of the accident.
2. You or any "family member" who sustains "bodily injury" or "property damage" in such accident will also be entitled to a pro rata share of the limit described in Paragraph **A.1.** above.

A person's pro rata share shall be the proportion that that person's damages bears to the total damages sustained by all "insureds".

The maximum limit of liability is the most we will pay regardless of the number of:

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

B. If "bodily injury" or "property damage" is sustained in an accident by you or any "family member" while not "occupying" any auto, our maximum limit of liability for all damages resulting from that accident is the sum of the limits of liability for Uninsured Motorists Coverage shown in the Schedule or in the Declarations applicable to each vehicle.

The maximum limit of liability is the most we will pay regardless of the number of:

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

C. If "bodily injury" or "property damage" is sustained in an accident by you or any "family member" while "occupying" a vehicle not owned by you or any "family member", our maximum limit of liability for all damages resulting from that accident will be the highest limit of liability shown in the Schedule or in the Declarations for this coverage applicable to any one of "your covered autos". This is the most we will pay regardless of the number of:

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

D. If "bodily injury" or "property damage" is sustained by an "insured" other than you or any "family member" in an accident in which neither you nor any "family member" sustained "bodily injury" or "property damage", our maximum limit of liability for all damages resulting from that accident will be the limit of liability shown in the Schedule or in the Declarations for this coverage applicable to the vehicle that "insured" was "occupying" at the time of that accident. This is the most we will pay regardless of the number of:

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

- E. We will apply the limit of liability shown in the Declarations to first provide the separate minimum limits required by the Statutes of South Carolina for "bodily injury" and "property damage".

This provision will not change our total limit of liability.