

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED/BROADENED COLLISION COVERAGES – MICHIGAN

With respect to either Limited or Broadened Collision Coverage shown as applicable to a vehicle described in the Schedule or in the Declarations, and for which security is required under Chapter 31 of the Michigan Insurance Code, the provisions of the policy apply unless modified by this endorsement.

SCHEDULE

Description of Vehicle	Limited Collision Coverage	Broadened Collision Coverage
	Premium	Additional Charge
	\$	\$
	\$	\$
	\$	\$

A. LIMITED COLLISION COVERAGE

We will pay for loss to "your covered auto" caused by "collision" provided:

1. The operator of "your covered auto" was not more than 50% of the cause of the accident from which the damage arose;
2. If there is no physical contact with another motor vehicle involved in the accident, the "insured" offers reasonable evidence that the operator of "your covered auto" was not more than 50% of the cause of the accident; and
3. If "your covered auto" was parked in such a way as not to cause unreasonable risk of the damage which occurred, we will only pay for that part of the loss which is not recovered under property protection insurance under Chapter 31 of the Michigan Insurance Code.

B. BROADENED COLLISION COVERAGE

No deductible applies to loss to "your covered auto" caused by "collision", except while parked in such a way as not to cause unreasonable risk of the damage which occurred, provided:

1. The operator of "your covered auto" was not more than 50% of the cause of the accident from which the damage arose;
2. If there is no physical contact with another motor vehicle involved in the accident, the "insured" offers reasonable evidence that the operator of "your covered auto" was not more than 50% of the cause of the accident.

No collision deductible applies to loss to "your covered auto" caused by "collision" while parked in such a way as not to cause unreasonable risk of the damage which occurred, provided:

1. You do not recover payment for that loss under property protection insurance under Chapter 31 of the Michigan Insurance Code; and
2. We pay for the loss.

C. LIMITED AND/OR BROADENED COLLISION COVERAGE

1. The following provision is added to Limited and/or Broadened Collision Coverage:

ARBITRATION

Determination as to:

- a. Whether the operator of "your covered auto" was more than 50% of the cause of the accident; and

- b. The amount of loss;

shall be made by agreement between you and us. If no agreement is reached, then either party may, upon written notice to the other party, demand that the matter or matters be settled by arbitration.

2. The Our Right to Recover Payment provision in Part F – General Provisions is amended as follows:

OUR RIGHT TO RECOVER PAYMENT

Our right to recover payment is subject to any limitations contained in Chapter 31 of the Michigan Insurance Code.

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