

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXTRAORDINARY MEDICAL BENEFITS COVERAGE – PENNSYLVANIA

With respect to coverage provided by this endorsement, the provisions of the First Party Benefits Coverage – Pennsylvania endorsement apply unless modified by this endorsement.

LIMITED BENEFITS

THIS ENDORSEMENT PROVIDES COVERAGE ONLY FOR MEDICAL EXPENSES.

WARNING

YOU SHOULD BE AWARE THAT EXTRAORDINARY MEDICAL BENEFITS COVERAGE DOES NOT APPLY TO THE FIRST \$100,000 OF MEDICAL EXPENSES INCURRED BY AN "INSURED". YOU CAN AVOID HAVING TO PAY SOME OF YOUR OWN MEDICAL BILLS BY PURCHASING ADDED FIRST PARTY BENEFITS COVERAGE WITH A \$100,000 LIMIT OF LIABILITY FOR MEDICAL EXPENSES.

SCHEDULE

Benefit	Limit Of Liability
Medical Expenses	\$
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

I. Extraordinary Medical Benefits Coverage

INSURING AGREEMENT

We will pay, in accordance with the Act, extraordinary medical benefits to or for an "insured" who sustains "bodily injury". The "bodily injury" must be caused by an accident arising out of the maintenance or use of a "motor vehicle".

Subject to the limit shown in the Schedule or Declarations, extraordinary medical benefits consist of:

Medical expenses. Reasonable and necessary medical expenses incurred for an "insured's":

1. Care;
2. Recovery; or
3. Rehabilitation.

This includes nonmedical remedial care and treatment rendered in accordance with a recognized religious method of healing.

Regardless of whether you have purchased Basic, Added or Combination First Party Benefits Coverage under this Policy, we will pay extraordinary medical benefits only after \$100,000 of medical expenses has been incurred by any one "insured" as a result of any one accident.

EXCLUSIONS

The following exclusion is added:

We do not provide Extraordinary Medical Benefits Coverage for the first \$100,000 of medical expenses incurred by an "insured" as a result of an accident.

LIMIT OF LIABILITY

- A.** The Limit Of Liability shown in the Schedule or Declarations for Extraordinary Medical Benefits Coverage is the most we will pay to or for each "insured" as the result of any one accident, regardless of the number of:

1. Claims made;
2. Vehicles or premiums shown in the Declarations;
3. Vehicles involved in the accident; or
4. Insurers providing extraordinary medical benefits.

Extraordinary medical benefits are subject to an annual limit of \$50,000 for each "insured". However, this limit does not apply to medical expenses incurred within 18 months from the date the "insured" incurs \$100,000 of medical expenses as a result of the accident.

- B.** Any amounts payable under this coverage shall be excess over any amounts available to an "insured" for medical expenses under Basic, Added or Combination First Party Benefits Coverage.
- C.** If an "insured" is eligible for benefits under both this coverage and the Catastrophic Loss Trust Fund, the total recovery under Extraordinary Medical Benefits Coverage and the Catastrophic Loss Trust Fund combined shall not exceed \$1,000,000. In no event will the amount payable under Extraordinary Medical Benefits Coverage exceed the Limit Of Liability shown in the Schedule or Declarations.
- D.** Any amounts payable under this coverage shall be excess over any amount:
1. Paid;
 2. Payable; or
 3. Required to be provided;
- to an "insured" under any workers' compensation law or similar law.

II. Part E – Duties After An Accident Or Loss

The following is added:

A person seeking Extraordinary Medical Benefits Coverage must submit proof, when required by us, that at least \$100,000 of medical expenses has been incurred as the result of any one accident by an "insured".

III. Part F – General Provisions

The following is added:

Structured Settlements

If payment of medical expenses in the form of a structured settlement will be:

1. Cost effective for us; and
2. In the best interest of an "insured";

we and the "insured" may make an agreement, about the timing and amount of payments under this coverage, which is mutually satisfactory. This agreement may include annuities or other long-term payment arrangements.