

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

## 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.**

### 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 Declarations of:

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

- A. Care;
- B. Recovery; or
- C. 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 Declarations for **Extraordinary Medical Benefits** 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 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.

#### **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".

#### **PART F – GENERAL PROVISIONS**

The following is added:

##### **STRUCTURED SETTLEMENTS**

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

- A.** Cost effective for us; and
- B.** 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.

All other policy provisions apply.