

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**SINGLE SUPPLEMENTARY UNINSURED/UNDERINSURED MOTORISTS LIMITS –
NEW YORK**

Condition **5.** in the Supplementary Uninsured/Underinsured Motorists Endorsement – New York is replaced by the following:

5. SUM Limit And Maximum Payments.

a. The SUM limit payable under this endorsement shall be determined as follows:

- (1) If an accident results in bodily injury excluding death to one or more persons, then we will provide the SUM limit stated in the Declarations; or
- (2) If an accident results in the death of one or more persons, then we will provide the greater of the SUM limit stated in the Declarations or \$50,000 for such bodily injury resulting in death sustained by one person as the result of any one accident and, subject to this per person limit, \$100,000 for such bodily injury resulting in death sustained by two or more persons as the result of any one accident; or
- (3) If an accident results in both bodily injury to one or more persons and the death of one or more persons, then we will provide the greater of the SUM limit stated in the Declarations or the limits required by the mandatory uninsured motorists (UM) coverage as follows:
\$25,000 per injured person and, subject to this per person limit;
\$50,000 to two or more persons injured as the result of any one accident; and

\$50,000 per person for bodily injury resulting in death and, subject to this per person limit;

\$100,000 to two or more persons for bodily injury resulting in death as the result of any one accident.

b. Regardless of the number of insureds, our maximum payment under this SUM endorsement shall be the difference between:

(1) The SUM limit; and

(2) The motor vehicle bodily injury liability insurance or bond payments received by the insured or the insured's legal representative, from or on behalf of all persons that may be legally liable for the bodily injury sustained by the insured.

c. The SUM limit shown on the Declarations is the amount of coverage for all damages due to bodily injury in any one accident.

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