



CA 22 38 10 13 - PENNSYLVANIA ADDED AND COMBINATION FIRST-PARTY BENEFITS ENDORSEMENT

For a covered "auto" licensed or principally garaged in, or "auto dealer operations" conducted in, Pennsylvania, this endorsement modifies insurance provided under the following:

PENNSYLVANIA BASIC FIRST-PARTY BENEFIT

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Named Insured:

Endorsement Effective Date:

Basic First-party Benefit is changed as follows:

SCHEDULE

As indicated below, Added First-party Benefits or Combination First-party Benefits apply instead of the Basic First-party Benefit. The Limits Of Liability shown for the benefits selected below replace the Limits Of Liability shown in the Schedule for the Basic First-party Benefit.

Benefits	Limit Of Liability (Per Insured)
<input type="checkbox"/> Added First-party Benefits:	
Medical Expense Benefits	Up to \$
Work Loss Benefits	Up to \$ subject to a maximum of \$ per month
Funeral Expense Benefits	Up to \$
Accidental Death Benefits	\$
<input type="checkbox"/> Combination First-party Benefits:	
Maximum Total Limit For All Benefits	Up to \$
Subject to the following individual limits:	
Medical Expense Benefits	No specific dollar amount
Work Loss Benefits	No specific dollar amount
Funeral Expense Benefits	Up to \$2,500
Accidental Death Benefits	\$

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Coverage

We will pay Added First-party Benefits or Combination First-party Benefits in accordance with the "Act" up to the limits stated in the Schedule or Declarations to or for an "insured" who sustains "bodily injury" caused by an "accident" and arising out of the maintenance or use of an "auto". We will only pay Combination First-party Benefits for expenses or loss incurred within three years from the date of the "accident".

In addition to the Medical Expense Benefits described in the Basic First-party Benefit endorsement, Added First-party Benefits and Combination First-party Benefits also consist of:

1. Work Loss Benefits consisting of:

- a. Loss of income. Up to 80% of the gross income actually lost by an "insured".
- b. Reasonable expenses actually incurred to reduce loss of income by hiring:
 - (1) Special help, thereby enabling the "insured" to work; or
 - (2) A substitute to perform the work a self-employed "insured" would have performed.

However, Work Loss Benefits do not include:

- a. Loss of expected income for any period following the death of an "insured";
 - b. Expenses incurred for services performed following the death of an "insured"; or
 - c. Any loss of income, or expenses incurred for services performed, during the first five working days the "insured" did not work after the "accident" because of the "bodily injury".
- 2. Funeral Expense Benefits.** Actual expenses incurred for an "insured's" funeral or burial if "bodily injury" resulting from the "accident" causes his or her death within 24 months from the date of the "accident".
- 3. Accidental Death Benefits.** A death benefit paid if "bodily injury" resulting from an "accident" causes the death of you or any "family member" within 24 months from the date of the "accident".

B. Exclusions

In addition to the exclusions in the Basic First-party Benefit endorsement, the following exclusion also applies.

We will not pay:

Accidental Death Benefits on behalf of any person who intentionally caused or attempted to cause "bodily injury" to himself, herself or any other person.

C. Limit Of Insurance

1. Regardless of the number of covered "autos", premiums paid, claims made, "autos" involved in the "accident" or insurers providing First-party Benefits, the most we will pay to or for an "insured" as the result of any one "accident" is the limit shown in the Schedule or the Declarations. Combination First-party Benefits are subject to a maximum total single limit of liability with individual limits for specific benefits as shown in the Schedule or Declarations.
2. If Combination First-party Benefits are afforded, we will make available at least the minimum limit required by the "Act" for the Basic First-party Benefit. This provision will not change our total limit of liability.

D. Changes In Conditions

In addition to the conditions applicable to the Basic First-party Benefit endorsement, the following condition also applies:

Payment Of Accidental Death Benefits

The Accidental Death Benefit under this policy will be paid to the executor or administrator of the deceased "insured's" estate. If there is no executor or administrator, benefits shall be paid to:

1. The deceased "insured's" surviving spouse; or
2. If there is no surviving spouse, the deceased "insured's" surviving children; or
3. If there is no surviving spouse or surviving children, the deceased "insured's" estate.