

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY ENDORSEMENT AMENDMENT OF PART B - MEDICAL PAYMENTS COVERAGE

Part B - Medical Payments Coverage, Insuring Agreement, Section A, is deleted and replaced with the following:

INSURING AGREEMENT

A. We will pay "reasonable medical expenses" incurred for necessary and related medical services, and reasonable funeral expenses, because of "bodily injury":

1. Caused by accident; and
2. Sustained by an "insured".

We will pay "reasonable medical expense" and/or funeral expenses only if incurred for services rendered within 3 years from the date of the accident that caused the "bodily injury".

For purposes of this Medical Payments Coverage, "reasonable medical expense" means the lesser of:

1. The negotiated amount that the health-care provider agrees to accept as part of a preferred provider (or similar) agreement; or
2. A charge for treatment or service which we determine is not more than what 90% of all health-care providers would charge for the same, or similar, treatment or service within a standard (as defined by us) geographic cost area.