



NAMED MEMBER
MEMORANDUM NUMBER
EFFECTIVE DATE

ENDORSEMENT #:
ENDORSEMENT DATE:

NORTH DAKOTA ADDED PERSONAL INJURY PROTECTION ENDORSEMENT

We agree with the "Named Member", subject to all the provisions of this endorsement and to all the provisions applicable to SECTION VI-NORTH DAKOTA PERSONAL INJURY PROTECTION except as modified herein, as follows:

SCHEDULE

- A. Added Aggregate Limit
- B. Added Work Loss, or Added Survivors Income Loss
- C. Added Replacement Services Loss, or Survivors Replacement Service Loss
- D. Added Funeral Expenses

I. COVERAGE

We will pay added personal injury protection benefits for:

- A. Medical expenses;
- B. Rehabilitation expenses;
- C. Work loss;
- D. Replacement services loss;
- E. Survivors income loss;
- F. Survivors replacement services loss; and
- G. Funeral expenses

incurred with respect to "bodily injury" sustained by a "covered party" caused by an accident arising out of the operation, maintenance or use of an "auto" as a vehicle.

II. EXCLUSIONS

All of the exclusions applicable to SECTION VI-NORTH DAKOTA PERSONAL INJURY PROTECTION apply to this coverage except for exclusion 3. In addition, this coverage does not apply to "bodily injury" sustained by a person while "occupying" or while a "pedestrian" through being struck by an "auto" owned by such person but not covered for added personal injury protection benefits under this memorandum.

III. LIMIT OF COVERAGE

Regardless of the number of persons, memorandums or approved plans of self-insurance applicable, contributions paid, claims made or covered "autos" to which this coverage applies, our liability for personal injury protection benefits with respect to "bodily injury" sustained by any one "covered party" in any one "auto" accident shall not exceed the aggregate amount stated in the schedule, and subject to such aggregate limit:

- A. The maximum amount payable for added work loss or added survivors income loss shall not exceed the amount per week stated in the schedule and shall be prorated for a lesser period;
- B. The maximum amount payable for added replacement services loss or added survivors replacement services loss shall not exceed the amount per day stated in the schedule;
- C. The maximum amount payable for added funeral expenses shall not exceed the amount stated in the schedule.

Any amount payable by us under the terms of this coverage shall be reduced by the amount of benefits a "covered party" has recovered or is entitled to recover for the same elements of loss under any workers compensation act.

IV. EXCESS PROVISION

The covered afforded under this endorsement shall be excess to any applicable basic no-fault benefits provided under the North Dakota Auto Accident Reparations Act.