

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLORIDA PERSONAL INJURY PROTECTION OPTIONS

This endorsement modifies insurance provided under the following:

- BUSINESS AUTO COVERAGE
- GARAGE COVERAGE
- MOTOR CARRIER COVERAGE
- TRUCKERS COVERAGE

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

Endorsement Effective	Policy Number
Named Insured	Countersigned By

(Authorized Representative)

NOTICE-DEDUCTIBLE ELECTION: I understand that I may purchase the following coverages with any of the Deductibles indicated in lieu of full coverage, and receive a reduction in premium. I further understand that in accordance with the Florida Motor Vehicle No Fault Law my election of a Deductible may affect my rights and the rights of others insured under my policy to make claim or to recover against other persons who might otherwise be responsible for losses subject to the Deductible. With this knowledge, I hereby elect the Deductible indicated.

Personal Injury Protection Deductible Options (applicable to "named insured."):

_____ \$250 _____ \$500 _____ \$1000

Personal Injury Protection Deductible Options (applicable to "named insured" and resident relatives):

_____ \$250 _____ \$500 _____ \$1000

Personal Injury Protection: No Deductible Applicable.

Work Loss Exclusion

Named Insured

Named Insured and all Dependent Resident Relatives.

For personal injury protection insurance, the named insured may elect a deductible and exclude coverage for loss of gross income and loss of earning capacity ("lost wages"). These elections apply to the named insured alone, or to the named insured and all dependent resident relatives. A premium reduction will result from these elections. The named insured is hereby advised not to elect the lost wage exclusion if the named insured or dependent resident relatives are employed, since lost wages will not be payable in the event of an accident.

Signature of Named Insured

Date

Signature of Named Insured

Date