

## Maine Policy Endorsement

Your policy is amended as follows:

### PART III - UNINSURED/UNDERINSURED MOTORIST COVERAGE

1. Part 2.e. in the Additional Definitions section is deleted and replaced by the following:
  - e. to which a bodily injury liability bond or policy applies at the time of the accident, but the sum of all applicable limits of liability for bodily injury is less than the combined sum of the applicable coverage limit for Uninsured/Underinsured Motorist Coverage shown on the **declarations page** and the coverage limits available under all other applicable uninsured or underinsured motorist coverages.

2. The following paragraph in the Limits of Liability provision is deleted:

The limits of liability under this Part III will be reduced by all sums:

1. paid because of **bodily injury** by or on behalf of any persons or organizations that may be legally responsible;
2. paid under Part I - Liability To Others; and
3. paid or payable because of **bodily injury** under any of the following or similar laws:
  - a. workers' compensation law; or
  - b. disability benefits law.

and replaced by the following:

If there is no other applicable uninsured or underinsured motorist coverage, the limits of liability under this Part III will be reduced by all sums:

1. paid because of **bodily injury** by or on behalf of any persons or organizations that may be legally responsible;
2. paid under Part I - Liability To Others; and
3. paid or payable because of **bodily injury** under any of the following or similar laws:
  - a. workers' compensation law; or
  - b. disability benefits law.

3. The following is added to the Limits of Liability provision:

If there is other applicable uninsured or underinsured motorist coverage, the total of the applicable limits of liability available under all uninsured or underinsured motorist coverages combined will be reduced by all sums:

1. paid because of **bodily injury** by or on behalf of any persons or organizations that may be legally responsible;
2. paid under Part I - Liability To Others; and
3. paid or payable because of **bodily injury** under any of the following or similar laws:
  - a. workers' compensation law; or
  - b. disability benefits law.

**All other terms, limits, and provisions of this policy remain unchanged.**