6919RB AMENDATORY ENDORSEMENT (Recreational Vehicle)

This endorsement is a part of the policy. Except for the changes this endorsement makes, all other provisions of the policy remain the same and apply to this endorsement.

GENERAL TERMS

Item a. under **Our Right to Recover Our Payments** is changed to read:

a. Under Medical Payments Coverage the following apply:

(1) **Subrogation**

If ***we*** are obligated under this policy to make payment to or for an ***insured*** or organization who has a legal right to collect from another ***person*** or organization, then ***we*** will be subrogated to that right to the extent of ***our*** payment. The ***insured*** or organization to or for whom ***we*** make payment must help ***us*** recover ***our*** payment by:

(a) providing ***us*** written approval for ***us*** to recover ***our*** payment;

(b) doing nothing to impair that legal right;

(c) executing any documents ***we*** may need to assert that legal right; and

(d) taking legal action through ***our*** representatives when ***we*** ask.

(2) **Reimbursement**

If ***we*** make payment under this policy and the ***insured*** or organization to or for whom ***we*** make payment recovers or has recovered from another ***person*** or organization, then the ***person*** or organization to or for whom ***we*** make payment must:

(a) provide ***us*** written approval for ***us*** to recover ***our*** payment;

(b) hold in trust for ***us*** the proceeds of any recovery; and

(c) reimburse ***us*** to the extent of ***our*** payment.

If the ***insured's*** attorney has assisted ***us*** in successfully obtaining recovery of ***our*** payment from the legally responsible party, then ***our*** right of recovery is subject to subtraction to account for the pro rata share of that ***insured's*** attorney fees incurred in assisting ***us*** in successfully obtaining recovery of ***our*** payment from the legally responsible party. In the event that ***we*** pursue ***our*** right to subrogate directly against such legally responsible party without assistance from the ***insured's*** attorney, ***our*** right of recovery is not subject to any subtraction to account for the ***insured's*** attorney fees and ***we*** are entitled to ***our*** full recovery.

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