



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENTS OF POLICY PROVISIONS - ALABAMA

PART II - EXPENSES FOR MEDICAL SERVICES - COVERAGE D - EXCESS MEDICAL PAYMENTS

The **INSURING AGREEMENT - COVERAGE D** is deleted and replaced by the following:

Subject to the Exclusions, **we** will pay reasonable expenses actually incurred for necessary medical and funeral services because of **bodily injury**:

1. caused by an **auto accident**; and
2. sustained by an **insured**.

However, **we** will pay only **your** out-of-pocket expenses that are not covered under any medical or health insurance. **We** will not pay for any expenses that are adjusted, reduced, written off or disallowed by any medical or health insurance. **We** will pay only for expenses actually incurred within 1 year from the accident date.

PART IV - PHYSICAL DAMAGE

The following is added under **INSURING AGREEMENT - COVERAGES G AND H**:

The deductible shall not apply if the loss results from an accidental **collision** between any **auto** insured under COVERAGE H and another **auto** if the cost of repairs exceeds the deductible amount and:

1. the operator of the **auto** insured under COVERAGE H is free of negligence and is legally entitled to recover damages from the operator of the other **auto**; and
2. the operator of the **auto** responsible for the **collision** can be identified; and
3. the operator of the **auto** responsible for the **collision** is covered by **property damage** liability insurance which applies to the loss.

If the owner or operator of the **auto** that struck **your insured auto** cannot be identified, **we** will be unable to waive **your** deductible under PART IV of **your** policy.

The first paragraph under **ADDITIONAL PAYMENTS - COVERAGES G AND H**, item 1. is deleted and replaced by the following:

1. Total Theft Transportation Expenses - **We** will reimburse **you** up to \$40 per day, to a maximum of \$1,000, for transportation expenses incurred by **you** when **you** rent an **auto** of equivalent type as **your insured auto** from a car rental agency or garage or **use** public transportation.

SUBROGATION - PART IV has been added.

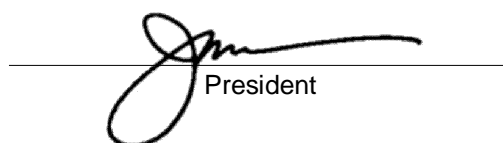
SUBROGATION - PART IV

When **we** pay, any rights of recovery from anyone who may be legally liable become **ours** up to the amount **we** have paid. Any **person** insured must protect these rights and help **us** enforce them.

If **we** recover damages for any part of the loss, **we** will pay the **person** insured the applicable deductible up to the amount of **our** recovery.

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
CLUB EXCHANGE CORPORATION, Attorney-in-Fact**


Secretary


President