

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PUNITIVE DAMAGES EXCLUSION

Under **PART A – LIABILITY COVERAGE, EXCLUSIONS**, the following punitive damages exclusion is added:

Punitive Damages Exclusion: We do not provide coverage for:

1. Punitive or exemplary damages;
2. Fines;
3. Penalties;
4. Treble damages; or
5. Multiplied or multiple damages

imposed upon any “insured”. This includes any defense or legal expenses incurred as a result of items **1., 2., 3., 4. or 5.** above.

Under **PART C – UNINSURED MOTORISTS COVERAGE, EXCLUSIONS**, item **D.** is deleted and replaced by the following punitive damages exclusion:

D. Punitive Damages Exclusion: We do not provide coverage for:

1. Punitive or exemplary damages;
2. Fines;
3. Penalties;
4. Treble damages; or
5. Multiplied or multiple damages

imposed upon the owner or operator of an “uninsured motor vehicle”. This includes any defense or legal expenses incurred as a result of items **1., 2., 3., 4. or 5.** above.

All other provisions of this policy apply.