



**American Freedom  
Insurance Company**  
1699 Wall St., Suite 600  
Mount Prospect, IL 60056

**INDIANA  
PERSONAL AUTO POLICY ENDORSEMENT**

**In consideration of the premium charged, it is agreed that the policy is hereby amended. This endorsement is part of your policy.**

**This endorsement is effective with respect to this policy and all renewals of this policy as follows:**

- **PART II – UNINSURED MOTORIST COVERAGE (COVERAGE J) AND UNINSURED MOTORIST PROPERTY DAMAGE (COVERAGE L)**

Exclusion (b) is replaced with:

(b) exclusion (a) under Part I, also applies to Part II.

- **PART III – UNDERINSURED MOTORIST COVERAGE**

Exclusion (b) is replaced with:

(b) exclusion (a) under Part I, also applies to Part III.

- **PART IV – MEDICAL PAYMENTS**

Exclusion (b) is replaced with:

(b) exclusion (a) under Part I, also applies to Part IV.

- **PART V – PHYSICAL DAMAGE**

Exclusion (b) is replaced with:

(b) exclusion (a) under Part I, also applies to Part V.

- **PART VI – ACCIDENTAL DEATH & DISMEMBERMENT COVERAGE**

Exclusion (b) is replaced with:

(b) exclusion (a) under Part I, also applies to Part VI.

**Except for the changes this endorsement makes, all other term, limits, conditions, and policy provisions of the policy remain the same.**