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.