



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

AMENDATORY ENDORSEMENT

The following endorsement changes your policy. Please carefully read this document and keep it with your policy.

UNINSURED MOTORIST PROPERTY DAMAGE COVERAGE (UMPD)

Illinois law requires insurance companies to make available to applicants for automobile insurance and current automobile insurance policyholders uninsured motorist property damage coverage.

WHAT IS UNINSURED MOTORIST PROPERTY DAMAGE? UMPD coverage will pay for property damage to your automobile which has been caused solely by an uninsured motorist.

WHAT AMOUNT OF COVERAGE IS AVAILABLE UNDER UMPD? The actual cash value of the motor vehicle described in the policy or \$15,000, whichever is less, subject to a maximum \$250.00 deductible, for the protection of persons insured thereunder who are legally entitled to recover damages from owners or operators of uninsured motor vehicles and hit-and-run motor vehicles because of property damage to the motor vehicle described in the policy.

Property damage losses recoverable shall be limited to damages caused by the actual physical contact of an at fault uninsured motor vehicle with the insured motor vehicle. Recovery under this part for "property damage" is subject to the payment of a specific separate premium for uninsured motorist property damage liability coverage and is contingent on the fact that the operator of the other vehicle is solely at fault, that you provide the name and address of the owner of the at fault uninsured motor vehicle, and, if known, license plate number and description of the vehicle, or any other available information to establish that there is no applicable motor vehicle property damage liability insurance of the at-fault uninsured motor vehicle or hit and run motor vehicle. There shall be no coverage for loss of use of the insured motor vehicle and no coverage for loss of damage to personal property located in the insured motor vehicle.

If you also have collision coverage under your policy in addition to UMPD coverage and UMPD coverage applies to a loss, there shall be no stacking of UMPD coverage and we will pay the lesser amount owed under either collision coverage or UMPD coverage.

The premium for uninsured motorist property damage coverage on your automobile policy is available by contacting your producer.

If you would like to obtain this coverage or if you have any questions, please contact your producer.

Please review your Application, the Declarations, endorsements and provisions of your policy for the limits and nature of coverages in your policy. To request additional coverage or to make a change in coverage, please contact your producer.

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