SUPPLEMENTARY DEATH BENEFIT

This endorsement modifies insurance provided under the following:

MEDICAL PAYMENT
PERSONAL INJURY PROTECTION
AUTOMOBILE DEATH INDEMNITY AND TOTAL DISABILITY COVERAGE

A. COVERAGE

We will pay under the provisions of personal injury protection insurance, medical payment insurance and/or auto death indemnity insurance as afforded by this policy except as limited by this endorsement.

We will pay a supplementary death benefit equal to the limit shown for the coverages but not exceeding ten thousand ($10,000) per person because of death:

1. Caused by an auto accident; and
2. Sustained by an insured while wearing a seat belt or protected by an airbag.

We will pay the benefit, if death from an auto accident occurs within three years of the date of such accident, except under auto death indemnity, death must occur within one year of the date of such accident.

B. PROOF OF CLAIM FOR DEATH BENEFIT

The beneficiary must furnish us with proof of death of the insured, accompanied by a police report or other suitable proof, that the insured at the time the auto accident occurred, was wearing a seat belt or protected by an airbag.

C. OTHER INSURANCE

Any amounts payable under the supplementary death benefit shall not be reduced by any other amounts paid or payable under this policy.

D. ADDITIONAL DEFINITIONS

The following are added to the DEFINITION Section and have special meaning for Supplementary Death Benefit.

1. “Insured” as used in this endorsement means the same persons who are covered under auto medical payments insurance, personal injury protection insurance, garage auto medical payments and/or auto death indemnity insurance.

2. “Seat Belt” means manual or automatic safety belts or seat and shoulder restraints or a child restraint device.

3. “Airbag” is a functioning airbag designed to protect the occupant of a seat in an auto.

4. “Beneficiary” means (in order of priority of payment):
   a. the surviving spouse if a resident in the same household as the deceased at the time of the accident, or
   b. if the deceased is an unmarried minor, either of the surviving parents who had legal custody at the time of the accident, or
   c. the estate of the deceased.