

**ILLINOIS AMENDATORY ENDORSEMENT
(FORM IL1010/1008)**

THIS AMENDMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

Your Illinois Personal Automobile Policy booklet (Form IL1010/1008) is amended as follows:

1. Part III – Uninsured Motorist Coverage is amended by deleting the paragraph entitled **Arbitration**, and replacing it with the following:

ARBITRATION

If **we** are unable to reach agreement with an **insured person** as to the liability of the **owner** or operator of an **uninsured motor vehicle** under this coverage or the amount of damages sustained by the **insured person**, such dispute may be resolved by arbitration conducted pursuant to the terms of this section. Such arbitration shall be limited to the issues of the **uninsured motor vehicle owner's** or operator's liability and the amount of damages sustained by the **insured person**.

The **insured person** may initiate arbitration by providing **us** with a written request for such arbitration, submitted within the applicable statute of limitations for bodily injury in the state in which the **accident** occurred. **We** may also initiate arbitration by providing the **insured person** with written notice of such intent. **We** will designate an arbitrator to hear the dispute, and the **insured person** will similarly designate an arbitrator to hear the dispute. The two designated arbitrators will then select a third arbitrator, and the three-person arbitration panel will hear the matter. If selection of the three arbitrators has not been completed within forty-five (45) days of the initial request for arbitration, either **we** or the insured person may request that the matter be submitted to the American Arbitration Association for resolution.

The written decision of two or more of the selected arbitrators shall represent the decision of the arbitration panel. The decision of the arbitrators shall be binding upon **us** and the **insured person**, but only if the damages awarded do not exceed the lesser of:

1. \$75,000 for injury or death to 1 person/\$150,000 for injury or death to 2 or more persons; or
2. The limits of liability for Uninsured Motorist Coverage set forth on the declarations page.

Absent a specific award of costs and fees by the arbitrators, costs and fees associated with the arbitrators will be paid by the party designating such arbitrator, together with one-half (1/2) of the fees and costs of the third arbitrator.

An award of arbitration fees and costs shall be deemed part of the damages awarded for purposes of determining the binding effect of the award, except to the extent that such inclusion would reduce the coverage available below the minimum limits of liability required under 625 ILCS 5/7-203.

Unless an agreement to the contrary is reached, the arbitration will be conducted in the county in which the **insured person** resides. Evidentiary matters shall be governed by Illinois law.

In the event the amount at issue in the dispute is less than the minimum limits of liability required under 625 ILCS 5/7-203, the provisions of 215 ILCS 5/143a(1)(A) shall apply. To the extent that its provisions are not inconsistent with the provisions of this section, the provisions of the Uniform Arbitration Act (710 ILCS 5/1 et seq.) apply to arbitrations conducted hereunder.

2. All other terms, limits and conditions of the policy remain unchanged.