

TOTAL DISABILITY COVERAGE

This endorsement is a part of the policy. Except for the changes this endorsement makes, all other provisions of the policy remain the same and apply to this endorsement.

The policy provides Total Disability Coverage if a premium is shown under "Coverage Symbol T" in the "POLICY PREMIUM" schedules on the Declarations.

Additional Definitions

Insured means a **person** whose name is shown under "Persons Insured" on the Declarations.

Total Disability means:

1. during the first year from the start of the **insured's** disability, the **insured** is continuously unable to work in his or her occupation; and
2. after the first year, the **insured** is continuously unable to work in a gainful occupation for which he or she is reasonably fitted by education, training or experience.

Weekly Indemnity means the amount **we** pay for each week the **insured** sustains **total disability**. It is the lower of:

1. the dollar amount shown on the Declarations for the **insured**, or
2. two-thirds of the **insured's** average weekly earnings on the date of the accident. Average weekly earnings is the **insured's** total earnings for the 52 weeks just prior to the date of the accident, divided by 52.

Insuring Agreement

We will pay the **insured weekly indemnity** because of his or her **total disability**. The **total disability** must:

1. be the direct result of **bodily injury** caused by an accident that involves the use of a land motor vehicle or any

type of trailer as a vehicle and not due to any other cause. At the time of the accident the **insured** must be occupying or be struck as a **pedestrian** by a land motor vehicle or any type of trailer;

2. start within 20 days immediately following the date of the accident; and
3. last for a period of at least seven consecutive days.

Limit

260 weeks is the maximum number of weeks for which we will pay **weekly indemnity** to any one **insured** due to any one accident.

We will pay once every four weeks the **insured's weekly indemnity** owed.

Death During Total Disability

If a **person** who is an **insured** under both Death, Dismemberment and Loss of Sight Coverage and Total Disability Coverage dies during a period of **total disability**, the time limit for death under Death, Dismemberment and Loss of Sight Coverage is extended to one year immediately following the date of the accident.

Exclusions, Our Payment Options, Insured's Duties, and General Terms

The exclusions, payment options, **insured's** duties, and general terms that apply to Death, Dismemberment and Loss of Sight Coverage also apply to Total Disability Coverage.