

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

ARBITRATION OR LAWSUIT EXCLUSION

With respect only to this endorsement, "your" policy is amended as indicated.

EXCLUSIONS

The following Exclusions are added:

1. Unless "we" have agreed in writing to an arbitration proceeding, any arbitration award, judgment, or decree entered for "bodily injury", "property damage", or "personal injury" shall not:
 - a. Be binding on "us";
 - b. Be admissible into evidence in any lawsuit against "us" for any party to an arbitration award; and
 - c. Provide the basis for any judgment or decree, including any garnishment, against "us".
2. Unless "we" have agreed in writing to an arbitration proceeding, any arbitration award, judgment, or decree confirming, modifying, or correcting an arbitration award shall not be subject to garnishment, enforcement, or collection from "us".

All other terms and conditions of this policy apply.