

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

## **Missouri Domestic Abuse Endorsement - AU10579**

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The following condition has been added to your policy:

"Domestic abuse" as used in this provision is the occurrence of stalking or one or more of the following acts between family or household members:

- 1) attempting to cause or intentionally or knowingly causing bodily injury or physical harm;
- 2) knowingly engaging in a course of conduct or repeatedly committing acts toward another person under circumstances that place the person in reasonable fear of bodily injury or physical harm; or
- 3) knowingly committing forcible rape, sexual assault or forcible sodomy, as defined in Missouri Revised Statutes Chapter 566, as amended.

An "innocent coinsured" as used in this provision is an insured who did not cooperate in or contribute to the creation of a property loss and the loss arose out of a pattern of domestic violence.

In cases of domestic abuse, if an innocent coinsured files a police report and completes a sworn affidavit for **us** that indicates both the cause of the loss and a pledge to cooperate in any criminal prosecution of the person committing the act causing the loss, then **we** will not deny payment to an innocent coinsured on a property loss claim due to any policy provision that excludes coverage for intentional acts. Payment to the innocent coinsured may be limited to such innocent coinsured's ownership interest in the property as reduced by any payment to a mortgagee or other secured interest; however, **we** will not be required to make any subsequent payment to any other insured for the part of any loss for which the innocent coinsured has received payment. **We** have all rights of subrogation to recover against the perpetrator of the loss when making payment to an insured.

All other policy terms and conditions apply.