

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

Missouri Amendatory Endorsement Motor Home- AIU631-1

I. In the **General** section, the following provisions are added:

Conditional Reinstatement

If **we** mail a cancellation notice because **you** didn't pay the required premium when due, **your** policy will terminate on the date and time shown on the cancellation notice. If **you** tender payment by check, draft, or other remittance after cancellation of the policy, and the check, draft, or other remittance is honored, **your** policy will reinstate, with a lapse in coverage, on the date such payment is accepted by **Allstate**. This means that **Allstate** will not be liable under this policy for claims or damages that occur after the date and time indicated on the cancellation notice and before the date and time indicated on the reinstatement notice.

What Law Will Apply

This policy is issued in accordance with the laws of Missouri and covers property or risks principally located in Missouri. Subject to the following paragraph, any and all claims or disputes in any way related to this policy shall be governed by the laws of Missouri.

If a covered loss to the **motor home**, a covered **motor home** accident, or any other occurrence for which coverage applies under this policy happens outside Missouri, claims or disputes regarding that covered loss to the **motor home**, covered **motor home** accident, or other covered occurrence may be governed by the laws of the jurisdiction in which that covered loss to the **motor home**, covered **motor home** accident, or other covered occurrence happened, only if the laws of that jurisdiction would apply in the absence of a contractual choice of law provision such as this.

Where Lawsuits May Be Brought

Subject to the following two paragraphs, any and all lawsuits in any way related to this policy shall be brought, heard, and decided only in a state or federal court located in Missouri. Any and all lawsuits against persons not parties to this policy but involved in the sale,

administration, performance, or alleged breach of this policy or involved in any other way with this policy, shall be brought, heard, and decided only in a state or federal court located in Missouri, provided that such persons are subject to or consent to suit in the courts specified in this paragraph.

If a covered loss to the **motor home**, a covered **motor home** accident, or any other occurrence for which coverage applies under this policy happens outside Missouri, lawsuits regarding that covered loss to the **motor home**, covered **motor home** accident, or other covered occurrence may also be brought in the judicial district where that covered loss to the **motor home**, covered **motor home** accident, or other covered occurrence happened.

Nothing in this provision, **Where Lawsuits May Be Brought**, shall impair any party's right to remove a state court lawsuit to a federal court.

II. In **Part 1, Motor Home Liability Insurance Bodily Injury-Coverage AA Property Damage-Coverage BB**, under **Exclusions—What Is Not Covered**, exclusion 10 is replaced by the following:

10. **bodily injury** or property damage arising out of the participation in any prearranged, organized, or spontaneous
- racing contest,
 - speed contest, or
 - use of a **motor home** at a track or course designed or used for racing or high performance driving,

or in practice or preparation for any contest or use of this type.

III. In **Part 2, Motor Home Medical Payments Coverage CC**, under **Exclusions—What Is Not Covered**, exclusion 6 is replaced by the following:

6. any person arising out of the participation in any prearranged, organized, or spontaneous:
- racing contest,
 - speed contest, or
 - use of a **motor home** at a track or course designed or used for racing or high performance driving,

or in practice or preparation for any contest or use of this type.

IV. In **Part 3, Uninsured Motorists Insurance** the following changes are made:

A. In **Section A—Uninsured Motorists Insurance—Coverage SS**, under **Exclusions—What Is Not Covered**, exclusion 4 is added:

4. **bodily injury** or property damage arising out of the participation in any prearranged, organized, or spontaneous:
 - a. racing contest,
 - b. speed contest, or
 - c. use of a **motor home** at a track or course designed or used for racing or high performance driving,

or in practice or preparation for any contest or use of this type.

B. In **Section B—Underinsured Motorists Insurance—Coverage SU**, under **Exclusions—What Is Not Covered**, exclusion 4 is added:

4. **bodily injury** or property damage arising out of the participation in any prearranged, organized, or spontaneous:
 - a. racing contest,
 - b. speed contest, or
 - c. use of a **motor home** at a track or course designed or used for racing or high performance driving,

or in practice or preparation for any contest or use of this type.

V. In **Part 4, Protection Against Loss To The Motor Home** the following changes are made:

A. **Motor Home Comprehensive Insurance—Coverage HH** is replaced by the following:

Motor Home Comprehensive Insurance—Coverage HH

Allstate will pay for direct and accidental loss to **your** insured **motor home** or a non-owned **motor home** not caused by collision. Loss caused by missiles, falling objects, fire, theft or larceny, explosion, earthquake, windstorm, hail, water, flood, malicious mischief or vandalism, and riot or civil commotion is covered. Glass breakage, whether or not caused by collision, and collision with a bird or animal is covered.

The deductible amount will not be subtracted from the loss payment for loss to the windshield of **your** insured **motor home** or a non-owned **motor home**.

By agreement between **you** and **Allstate**, the deductible will not be subtracted from a glass breakage loss if the glass is repaired rather than replaced.

B. Under **Exclusions—What Is Not Covered** the following changes are made:

1. Exclusion 12 is replaced by the following:

12. loss or damage arising out of the participation in a prearranged, organized, or spontaneous:
 - a. racing contest,
 - b. speed contest, or
 - c. use of a **motor home** at a track or course designed or used for racing or high performance driving,

or in practice or preparation for any contest or use of this type.

2. Exclusion 14 is replaced by the following:

14. loss to television and radio antennas, awnings, cabanas, or equipment designed to create additional living facilities if they are not permanently attached to **your motor home** or **travel trailer** unless **you** have purchased additional coverage for these items under Coverage HC and the loss is caused by a covered peril.

C. The **Limits Of Liability** provision is replaced by the following:

Allstate's limit of liability is the least of:

1. the actual cash value of the property or damaged part of the property at the time of loss, which may include a deduction for depreciation; or
2. the cost to repair or replace the property or part to it's physical condition at the time of loss using parts produced by or for the vehicle's manufacturer, or parts from other sources, including, but not limited to, non-original

equipment manufacturers, subject to applicable state laws and regulations; or

3. \$500, if the loss is to a covered trailer not described on the Policy Declarations.

Any applicable deductible amount is then subtracted.

If **Allstate**, at its option, elects to pay for the cost to repair or replace the property or part, **Allstate's** liability does not include any decrease in the property's value, however measured, resulting from the loss and/or repair or replacement. If repair or replacement results in the betterment of the property or part, **you** may be responsible for the amount of the betterment.

A **motor home** and attached trailer are considered separate **motor homes**, and **you** must pay the deductible, if any, on each.

All other policy terms and conditions apply.