

**MISSOURI PROPERTY AND CASUALTY
INSURANCE GUARANTY ASSOCIATION ENDORSEMENT**

KEEP WITH YOUR POLICY

If **you** are a Missouri resident or have property permanently located in Missouri and have purchased property, casualty or liability insurance from any insurer licensed to do business in Missouri, **you** are protected in the event that the insurer becomes insolvent. This protection, subject to certain limits and exclusions, is provided by the Missouri Property and Casualty Insurance Guaranty Association (Association).

If **you** have a covered claim, the Association will pay:

1. up to **your** policy limits but not more than \$300,000:
 - a. for any claim in excess of \$100, including a claim for unearned premium up to \$10,000;
 - b. for all claims under all policies issued to **you** by the same insurer.
2. the full amount of any covered claim arising out of a policy of Worker's Compensation insurance.

No claim will be considered a covered claim if the insured has a net worth of more than \$25,000,000 on the date the insurer became insolvent.

All other terms remain unchanged.