
REQUIRED CHANGE - MISSOURI

SECTION I - YOUR PROPERTY COVERAGES

The following is added:

Your Additional Benefits

We may work with merchants to provide the best possible value for services and replacement of your property. If we are able to negotiate discounts or other benefits with merchants, we will extend those discounts or other benefits to you. You may contact the merchants directly. When you do, you may be afforded additional discounts and services. You are under no obligation to purchase any property or services from these merchants, nor are we obligated to provide these benefits.

SECTION I - EXCLUSIONS

Exclusion 1. is deleted and replaced by the following:

1. Loss intentionally caused by any of you or performed at any of your direction.

The exclusion of loss or damage caused by any of you or performed at any of your direction does not apply to property of any of you who did not know or suspect that the loss would occur and who did not participate in or contribute to the loss in any way, either actively or passively.

SECTION I - OUR PAYMENT METHODS

COVERAGE A - DWELLING,
COVERAGE B - OTHER STRUCTURES, AND
COVERAGE C - PERSONAL PROPERTY is changed to include:

Partial damage caused by the peril of fire:

We will, at your option, pay you, up to the amount of insurance that applies to the damaged property, the repair cost or repair the damage so that the property will be in as good condition as before the fire.

SECTION II - EXCLUSIONS

Coverage E - Personal Liability
Coverage F - Medical Payment to Others

Exclusion 1. is deleted and replaced by the following:

1. Sustained by any person who regularly resides in that part of the dwelling described on the Declarations that is used or occupied solely by you for residential purposes.

Exclusion 5. is deleted and replaced by the following:

5. Arising out of **business** of any of you.

This exclusion does not apply to the rental or holding for rental of any part of the dwelling described on the Declarations.

Coverage F - Medical Payments to Others

Exclusion 1. is deleted and replaced by the following:

1. To any of you or any person who regularly resides in any of the dwelling units which are in the dwelling building described on the Declarations.

CONDITIONS

2. **Concealment or Fraud** is deleted and replaced by the following:
2. **Concealment or Fraud.** We do not provide coverage for you if you:

- a. intentionally conceal or misrepresent any material fact or circumstance;
- b. engage in fraudulent conduct; or
- c. make false statements;

whether before or after a loss or claim relating to this insurance.

3. **What to Do When You Have a Loss.** The fifth paragraph is deleted and replaced by the following:

We may require that you file with us a notarized statement of loss within 90 days after the loss. You may be required to show us the damaged property and submit to examination under oath. You will be required to cooperate with us in our effort to investigate the accident or loss, settle any claims against you and defend you. If you fail to cooperate, we have the right to deny you coverage in this policy only if the lack of cooperation would result in prejudicing our rights.

The last paragraph is changed to read:

We will offer to make settlement within 15 working days after we receive an acceptable proof of loss from you and the amount of loss is determined as provided in this policy.

6. **Appraisal** is deleted and replaced by the following:

6. **Appraisal.** If settlement for damage to your property cannot be agreed to as to the actual cash value or the amount of loss, then, on the written demand of either, each shall select a competent and disinterested appraiser and notify the other of the appraiser selected within twenty days of such demand. The appraisers shall first select a competent and disinterested umpire; and failing for fifteen days to agree upon such umpire, then, on request of you or us, such umpire shall be selected by a judge of a court of record in the state and county (or city if the city is not within a county) in which the property covered is located. The appraisers shall then appraise the loss, stating separately actual cash value and loss to each item; and, failing to agree, shall submit their differences, only, to the umpire. The umpire shall make the award within thirty days after the umpire receives the appraisers' submissions of their differences. An award in writing, so itemized, of any two when filed with this company shall determine the amount of actual cash value and loss. Each appraiser shall be paid by the party selecting such appraiser and the expenses of appraisal and umpire shall be paid by the parties equally.

7. **Legal Action Against Us** is deleted and replaced by the following:

7. **Legal Action Against Us.** You may not bring legal action against us concerning this policy unless you have fully complied with all of the policy terms. Suit must be brought within ten years after the loss or damage occurs.

Conditions

9. **Changes in Your Policy** is changed to read;

9. Changes

a. Policy Changes

- (1) If any provision of this policy is in conflict with any governmental requirements at the time your policy is written, it is automatically changed to conform to them.
- (2) If we broaden the coverages provided by this edition of the policy without additional premium charges during the Policy Period, we will give you the benefit of these broadened coverages.
- (3) The only other way this policy can be changed is if we change it in writing. Any changes will be made a part of this policy. Any changes in your premium will be made at that time.
- (4) If your policy is renewed, we will furnish you any form revisions applicable to your policy.

b. Midterm Rate Changes

The premium you are charged for this policy is based on information that you provided to us, and information we gather from other sources. You must immediately inform us if any of the information you have provided to us changes, is incomplete, or is incorrect. Based on the changed, completed or corrected information, we may decrease or increase the premium for your policy during the Policy Period.

Any premium increase or decrease will be based on the rules and rates in effect at the inception of the Policy Period.

15. **Cancellation** is changed to read:

You may cancel this policy by returning it to us or by mailing to us a written notice telling us the advance date that cancellation is to become effective.

If a mortgagee is named on the Declarations Page, we will provide acknowledgement to the mortgagee ten days prior to cancellation of the mortgagee's interest in this policy by any legal means available.

We may cancel this policy for any reason. We will mail a cancellation notice to you at least 30 days (10 days if you have not paid the premium) before this policy is cancelled.

Your mortgagee may cancel this policy if your dwelling has been foreclosed or your mortgagee has otherwise acquired ownership of it. Your mortgagee may then cancel this policy on behalf of all parties who have an interest insured by this policy and upon surrender of this policy.

If there is any refund of premium due you, we will refund it with your cancellation notice or as soon as possible after we mail the cancellation notice. If we or your mortgagee cancel this policy, we will calculate any return premium on a pro rata basis. If you cancel, we will calculate any return on a pro rata basis, subject to any Minimum Earned Premium shown on the Declarations Page.

The following conditions are added:

17. **Notice of Cancellation or Nonrenewal.** The Notice of Cancellation or Nonrenewal will be mailed or delivered to your last address known to either of us or your insurance representative. If notice is mailed, proof of mailing will be sufficient proof of notice.

We will address the cancellation or nonrenewal notice to your address shown in the policy. Under the authority of federal law, the United States Postal Service and its authorized agents or vendors may forward the cancellation or nonrenewal notice to an updated address per any change of address that you have presented to or filed with the United States Postal Service.

18. **Your Duties to Maintain Policy Amounts of Insurance.** It is your responsibility to maintain adequate Amounts of Insurance on your dwelling, other structures and personal property. But to help you do that we may, but are not obligated to, adjust your policy Amounts of Insurance. If an adjustment is made, it will become effective on the renewal date of your policy and will be based upon data supplied to us by recognized agencies or organizations.

You will be notified in advance of the new Amounts of Insurance. Payment of your renewal is all that is necessary to indicate your acceptance of the new Amounts of Insurance.

If you want to change the new Amounts of Insurance you may do so by contacting your insurance representative.

All other provisions of your policy apply.