



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENTS OF POLICY PROVISIONS - MISSOURI

PART II - EXPENSES FOR MEDICAL SERVICES - COVERAGE D - EXCESS MEDICAL PAYMENTS

The **INSURING AGREEMENT - COVERAGE D** is deleted and replaced by the following:

Subject to the Exclusions, **we** will pay reasonable expenses actually incurred for necessary medical and funeral services because of **bodily injury**:

1. caused by an **auto accident**; and
2. sustained by an **insured**.

However, **we** will pay only **your** out-of-pocket expenses that are not covered under any medical or health insurance. **We** will not pay for any expenses that are adjusted, reduced, written off or disallowed by any medical or health insurance. **We** will pay only for expenses actually incurred within 1 year from the accident date.

PART III - UNINSURED MOTORISTS COVERAGE

Item 5. is added to **WHAT IS NOT COVERED - EXCLUSIONS - PART III**.

5. This coverage shall not apply to **autos, trailers** and motorcycles owned by **you** and not insured under this policy.

This exclusion applies only to the extent that damages exceed the minimum limits of liability required under The Motor Vehicle Financial Responsibility Law.

PART IV - UNDERINSURED MOTORISTS COVERAGE

Item 7. under **ADDITIONAL DEFINITIONS - PART IV** is deleted and replaced with the following:

7. To which a **bodily injury** liability bond or policy applies at the time of the accident but the bonding or insuring company is or becomes insolvent.

PART V - PHYSICAL DAMAGE

The following is added under **INSURING AGREEMENT - COVERAGES G AND H**:

The deductible shall not apply if the loss results from an accidental **collision** between any **auto** insured under COVERAGE H and another **auto** if the cost of repairs exceeds the deductible amount and:

1. the operator of the **auto** insured under COVERAGE H is free of negligence and is legally entitled to recover damages from the operator of the other **auto**; and
2. the operator of the **auto** responsible for the **collision** can be identified; and
3. the operator of the **auto** responsible for the **collision** is covered by **property damage** liability insurance which applies to the loss.

If the owner or operator of the **auto** that struck **your insured auto** cannot be identified, **we** will be unable to waive **your** deductible under PART V of **your** policy.

The first paragraph under **ADDITIONAL PAYMENTS - COVERAGES G AND H**, item 1. is deleted and replaced by the following:

1. Total Theft Transportation Expenses - **We** will reimburse **you** up to \$40 per day, to a maximum of \$1,000, for transportation expenses incurred by **you** when **you** rent an **auto** of equivalent type as **your insured auto** from a car rental agency or garage or **use** public transportation.

SUBROGATION - PART V has been added.

SUBROGATION - PART V

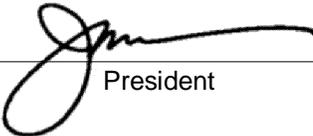
When **we** pay, any rights of recovery from anyone who may be legally liable become **ours** up to the amount **we** have paid. Any **person** insured must protect these rights and help **us** enforce them.

If **we** recover damages for any part of the loss, **we** will pay the **person** insured the applicable deductible up to the amount of **our** recovery.

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
CLUB EXCHANGE CORPORATION, Attorney-in-Fact**



Secretary



President

SAMPLE DOCUMENT