# PART IV - DAMAGE TO A VEHICLE

<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insuring Agreement - Collision Coverage</td>
<td>16</td>
</tr>
<tr>
<td>Insuring Agreement - Comprehensive Coverage</td>
<td>16</td>
</tr>
<tr>
<td>Insuring Agreement - Additional Custom Parts or Equipment Coverage</td>
<td>17</td>
</tr>
<tr>
<td>Insuring Agreement - Rental Reimbursement Coverage</td>
<td>17</td>
</tr>
<tr>
<td>Insuring Agreement - Loan/Lease Payoff Coverage</td>
<td>18</td>
</tr>
<tr>
<td>Additional Definitions</td>
<td>18</td>
</tr>
<tr>
<td>Exclusions</td>
<td>19</td>
</tr>
<tr>
<td>Limits of Liability</td>
<td>20</td>
</tr>
<tr>
<td>Payment of Loss</td>
<td>22</td>
</tr>
<tr>
<td>No Benefit to Bailee</td>
<td>22</td>
</tr>
<tr>
<td>Lienholder Agreement</td>
<td>22</td>
</tr>
<tr>
<td>Other Sources of Recovery</td>
<td>22</td>
</tr>
<tr>
<td>Appraisal</td>
<td>23</td>
</tr>
</tbody>
</table>

# PART V - ROADSIDE ASSISTANCE COVERAGE

<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insuring Agreement</td>
<td>23</td>
</tr>
<tr>
<td>Additional Definitions</td>
<td>23</td>
</tr>
<tr>
<td>Exclusions</td>
<td>24</td>
</tr>
<tr>
<td>Unauthorized Service Provider</td>
<td>24</td>
</tr>
<tr>
<td>Other Insurance</td>
<td>24</td>
</tr>
</tbody>
</table>

# PART VI - DUTIES IN CASE OF AN ACCIDENT OR LOSS

<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
</table>

# PART VII - GENERAL PROVISIONS

<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy Period and Territory</td>
<td>25</td>
</tr>
<tr>
<td>Changes</td>
<td>25</td>
</tr>
<tr>
<td>Duty to Report Changes</td>
<td>26</td>
</tr>
<tr>
<td>Settlement of Claims</td>
<td>26</td>
</tr>
<tr>
<td>Terms of Policy Conformed to Statutes</td>
<td>27</td>
</tr>
<tr>
<td>Transfer</td>
<td>27</td>
</tr>
<tr>
<td>Fraud or Misrepresentation</td>
<td>27</td>
</tr>
<tr>
<td>Payment of Premium and Fees</td>
<td>27</td>
</tr>
<tr>
<td>Cancellation</td>
<td>28</td>
</tr>
<tr>
<td>Cancellation Refund</td>
<td>28</td>
</tr>
<tr>
<td>Nonrenewal</td>
<td>29</td>
</tr>
<tr>
<td>Automatic Termination</td>
<td>29</td>
</tr>
<tr>
<td>Legal Action Against Us</td>
<td>29</td>
</tr>
<tr>
<td>Our Rights to Recover Payment</td>
<td>30</td>
</tr>
<tr>
<td>Joint and Individual Interests</td>
<td>31</td>
</tr>
<tr>
<td>Bankruptcy</td>
<td>31</td>
</tr>
<tr>
<td>Missouri Property and Casualty Insurance Guaranty Association Coverage Limitation</td>
<td>31</td>
</tr>
</tbody>
</table>
MISSOURI AUTO POLICY

INSURING AGREEMENT

In return for your payment of the premium, we agree to insure you subject to all the terms, conditions, and limitations of this policy. We will insure you for the coverages and the limits of liability shown on this policy’s declarations page. Your policy consists of the policy contract, your insurance application, the declarations page, and all endorsements to this policy.

GENERAL DEFINITIONS

The following definitions apply throughout the policy. Defined terms are printed in boldface type and have the same meaning whether in the singular, plural, or any other form.

1. “Additional auto” means an auto you become the owner of during the policy period that does not permanently replace an auto shown on the declarations page. An additional auto will have the broadest coverage we provide for any auto shown on the declarations page if:
   a. we insure all other autos you own;
   b. the additional auto is not covered by any other insurance policy;
   c. you notify us within 30 days of becoming the owner of the additional auto; and
   d. you pay any additional premium due.

   If you ask us to insure an additional auto more than 30 days after you become the owner, any coverage we provide will begin at the time you request coverage.

2. “Auto” means a land motor vehicle:
   a. of the private passenger, pickup body, or cargo van type;
   b. designed for operation principally upon public roads;
   c. with at least four wheels; and
   d. with a gross vehicle weight rating of 12,000 pounds or less, according to the manufacturer’s specifications.

   However, “auto” does not include step-vans, parcel delivery vans, or cargo cutaway vans or other vans with cabs separate from the cargo area.

3. “Auto business” means the business of selling, leasing, repairing, parking, storing, servicing, delivering, or testing vehicles.

4. “Bodily injury” means bodily harm, sickness, or disease, including death that results from bodily harm, sickness, or disease.

5. “Covered auto” means:
   a. any auto or trailer shown on the declarations page for the coverages applicable to that auto or trailer;
   b. any additional auto;
   c. any replacement auto; or
   d. a trailer owned by you.

6. “Declarations page” means the document showing your coverages, limits of liability, covered autos, premium, and other policy-related information. The declarations page may also be referred to as the Auto Insurance Coverage Summary.
7. “Occupying” means in, on, entering, or exiting.
8. “Property damage” means physical damage to, destruction of, or loss of use of, tangible property.
9. “Relative” means a person residing in the same household as you, and related to you by blood, marriage, or adoption, and includes a ward, stepchild, or foster child. Your unmarried dependent children temporarily away from home will qualify as a relative if they intend to continue to reside in your household.
10. “Replacement auto” means an auto that permanently replaces an auto shown on the declarations page. A replacement auto will have the same coverage as the auto it replaces if the replacement auto is not covered by any other insurance policy. However, if the auto being replaced had coverage under Part IV - Damage To A Vehicle, such coverage will apply to the replacement auto only during the first 30 days after you become the owner unless you notify us within that 30-day period that you want us to extend coverage beyond the initial 30 days. If the auto being replaced did not have coverage under Part IV - Damage To A Vehicle, such coverage may be added, but the replacement auto will have no coverage under Part IV until you notify us of the replacement auto and ask us to add the coverage.
11. “Trailer” means a non-motorized trailer, including a farm wagon or farm implement, designed to be towed on public roads by an auto and not being used:
a. for commercial purposes;
b. as an office, store, or for display purposes; or
c. as a passenger conveyance.
12. “We”, “us”, and “our” mean the underwriting company providing the insurance, as shown on the declarations page.
13. “You” and “your” mean:
a. a person shown as a named insured on the declarations page; and
b. the spouse of a named insured if residing in the same household.

PART I - LIABILITY TO OTHERS

INSURING AGREEMENT

If you pay the premium for this coverage, we will pay damages for bodily injury and property damage for which an insured person becomes legally responsible because of an accident.

Damages include prejudgment interest awarded against an insured person.

We will settle or defend, at our option, any claim for damages covered by this Part I.

ADDITIONAL DEFINITION

When used in this Part I:
“Insured person” means:
a. you or a relative with respect to an accident arising out of the ownership, maintenance, or use of an auto or trailer;
b. any person with respect to an accident arising out of that person's use of a covered auto with the permission of you or a relative;

c. any person or organization with respect only to vicarious liability for the acts or omissions of a person described in a or b above; and

d. any Additional Interest shown on the declarations page with respect only to its liability for the acts or omissions of a person described in a or b above.

ADDITIONAL PAYMENTS

In addition to our limit of liability, we will pay for an insured person:

1. all expenses we incur in the settlement of any claim or defense of any lawsuit;

2. prejudgment interest awarded against an insured person on that portion of the judgment that does not exceed our Limits of Liability under this Part I - Liability To Others. However, such payment will only be made if a claimant has made a written demand for payment of a claim, or a written offer to settle the claim, to the insured person or his or her representatives and us, if known to the claimant, and the amount of the judgment exceeds the demand for payment or offer of settlement. Prejudgment interest shall begin to accrue 90 days after the demand or offer was received, as shown by certified mail return receipt, or from the date the demand or offer was rejected without counteroffer, whichever is earlier. To qualify as a demand or offer, such demand or offer must:
   a. be in writing and sent by certified mail return receipt requested; and
   b. be accompanied by an affidavit of the claimant describing the nature of the claim, the nature of any injuries claimed, and a general computation of any category of damages sought by the claimant with supporting documentation, if any is reasonably available; and
   c. for wrongful death, personal injury, and bodily injury claims, be accompanied by a list of the names and addresses of medical providers who have provided treatment to the claimant or decedent for such injuries, copies of all reasonably available medical bills, a list of employers if the claimant is seeking damages for loss of wages or earnings, and written authorizations sufficient to allow the insured person, his or her representatives, and us, if known to the claimant, to obtain records from all employers and medical care providers; and
   d. specifically reference Mo. Rev. Stat. § 408.040; and
   e. be left open for 90 days.

Unless the parties agree in writing to a longer period of time, if the claimant fails to file a cause of action in circuit court prior to a date 120 days after the demand or offer was received, then the court shall not award prejudgment interest to the claimant.

If we make an offer to pay our limit of liability, we will not pay any prejudgment interest accruing after our offer to pay our limit of liability;

3. interest accruing after entry of judgment, until we have paid, offered to pay, or deposited in court, that portion of the judgment which does not exceed our limit of liability. All such judgments will bear a per annum interest rate equal to the in-
tended Federal Funds Rate, as established by the Federal Reserve Board, plus five percent. This provision 3. does not apply if we have not been given notice of suit or the opportunity to defend an insured person;

4. the premium on any appeal bond or attachment bond required in any lawsuit we defend. We have no duty to purchase a bond in an amount exceeding our limit of liability, and we have no duty to apply for or furnish these bonds;

5. up to $250 for a bail bond required because of an accident resulting in bodily injury or property damage covered under this Part I. We have no duty to apply for or furnish this bond; and

6. reasonable expenses, including loss of earnings up to $200 per day, incurred at our request.

EXCLUSIONS - READ THE FOLLOWING EXCLUSIONS CAREFULLY. IF AN EXCLUSION APPLIES, COVERAGE WILL NOT BE AFFORDED UNDER THIS PART I.

Coverage under this Part I, including our duty to defend, will not apply to any insured person for:

1. bodily injury or property damage arising out of the ownership, maintenance, or use of any vehicle or trailer while being used to carry persons or property for compensation or a fee, including, but not limited to, pickup or delivery of magazines, newspapers, food, or any other products. This exclusion does not apply to shared-expense car pools;

2. any liability assumed under any contract or agreement by you or a relative. This exclusion does not apply to property damage to any auto being used by an insured person that is:
   a. loaned for demonstration purposes or as a replacement for your covered auto while it is out of use because of breakdown, repair, or servicing; and
   b. owned by a person, firm, or corporation engaged in the business of selling, repairing, or servicing motor vehicles;

3. bodily injury to an employee of that insured person arising out of or within the course of employment. This exclusion does not apply to domestic employees if benefits are neither paid nor required to be provided under workers’ compensation, disability benefits, or similar laws;

4. bodily injury or property damage arising out of an accident involving any vehicle while being maintained or used by a person while employed or engaged in any auto business. This exclusion does not apply to you, a relative, or an agent or employee of you or a relative, when using a covered auto;

5. bodily injury or property damage resulting from, or sustained during practice or preparation for:
   a. any pre-arranged or organized racing, stunting, speed, or demolition contest or activity; or
   b. any driving activity conducted on a permanent or temporary racetrack or racecourse;

6. bodily injury or property damage due to a nuclear reaction or radiation;

7. bodily injury or property damage for which insurance:
   a. is afforded under a nuclear energy liability insurance contract; or
b. would be afforded under a nuclear energy liability insurance contract but for its termination upon exhaustion of its limit of liability;
8. any obligation for which the United States Government is liable under the Federal Tort Claims Act;
9. bodily injury or property damage caused by an intentional act of that insured person, or at the direction of that insured person, even if the actual injury or damage is different than that which was intended or expected;
10. property damage to any property owned by, rented to, being transported by, used by, or in the charge of that insured person. This exclusion does not apply to:
   a. a rented residence or a rented garage; or
   b. any auto being used by an insured person that is:
      (i) loaned for demonstration purposes or as a replacement for your covered auto while it is out of use because of breakdown, repair, or servicing; and
      (ii) owned by a person, firm, or corporation engaged in the business of selling, repairing, or servicing motor vehicles;
11. bodily injury to you or a relative;
12. bodily injury or property damage arising out of the ownership, maintenance, or use of any vehicle owned by you or furnished or available for your regular use, other than a covered auto for which this coverage has been purchased;
13. bodily injury or property damage arising out of the ownership, maintenance, or use of any vehicle owned by a relative or furnished or available for the regular use of a relative, other than a covered auto for which this coverage has been purchased. This exclusion does not apply to your maintenance or use of such vehicle;
14. bodily injury or property damage arising out of your or a relative’s use of a vehicle, other than a covered auto, without the permission of the owner of the vehicle or the person in lawful possession of the vehicle;
15. bodily injury or property damage arising out of the use of a covered auto while leased or rented to others or given in exchange for any compensation. This exclusion does not apply to the operation of a covered auto by you or a relative;
16. punitive or exemplary damages; or
17. bodily injury or property damage caused by, or reasonably expected to result from, a criminal act or omission of that insured person. This exclusion applies regardless of whether that insured person is actually charged with, or convicted of, a crime.

If a court with proper jurisdiction determines an exclusion is partly or wholly invalid or unenforceable because it does not satisfy the minimum requirements of the Missouri Motor Vehicle Financial Responsibility Law, the exclusion will apply only to the extent that the limits of liability of this policy exceed the limits of liability required by law.

**LIMITS OF LIABILITY**

The limit of liability shown on the declarations page for liability coverage is the most we will pay regardless of the number of:

1. claims made;
2. covered autos;
3. **insured persons**;
4. lawsuits brought;
5. vehicles involved in the accident; or
6. premiums paid.

If your declarations page shows a split limit:
1. the amount shown for “each person” is the most **we** will pay for all damages due to **bodily injury** to one person resulting from any one accident;
2. subject to the “each person” limit, the amount shown for “each accident” is the most **we** will pay for all damages due to **bodily injury** sustained by two or more persons in any one accident; and
3. the amount shown for “property damage” is the most **we** will pay for the total of all **property damage** resulting from any one accident.

The “each person” limit of liability applies to the total of all claims made for **bodily injury** to a person and all claims of others derived from such **bodily injury**, including, but not limited to, emotional injury or mental anguish resulting from the **bodily injury** of another or from witnessing the **bodily injury** to another, loss of society, loss of companionship, loss of services, loss of consortium, and wrongful death.

If the declarations page shows that “combined single limit” or “CSL” applies, the amount shown is the most **we** will pay for the total of all damages resulting from any one accident. However, without changing this limit of liability, **we** will comply with any law that requires **us** to provide any separate limits.

No one is entitled to duplicate payments for the same elements of damages.

Any payment to a person under this Part I will be reduced by any payment to that person under Part III (A) - Uninsured Motorist Coverage or Part III (B) - Underinsured Motorist Coverage. The limits of liability under this Part I will not be reduced below the minimum limits required under the Missouri Motor Vehicle Financial Responsibility Law.

If multiple auto policies issued by **us** are in effect for **you**, **we** will pay no more than the highest limit of liability for this coverage available under any one policy.

An **auto** and attached **trailer** are considered one **auto**. Therefore, the limits of liability will not be increased for an accident involving an **auto** that has an attached **trailer**.

**FINANCIAL RESPONSIBILITY LAWS**

When **we** certify this policy as proof of financial responsibility, this policy will comply with the law to the extent required. The **insured person** must reimburse **us** if **we** make a payment that **we** would not have made if this policy was not certified as proof of financial responsibility.
OTHER INSURANCE

If there is any other applicable liability insurance or bond, we will pay only our share of the damages. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide for a vehicle or trailer, other than a covered auto, will be excess over any other collectible insurance, self-insurance, or bond.

OUT-OF-STATE COVERAGE

If an accident to which this Part I applies occurs in any state, territory, or possession of the United States of America or any province or territory of Canada, other than the one in which a covered auto is principally garaged, and the state, province, territory, or possession has:
1. a financial responsibility or similar law requiring limits of liability for bodily injury or property damage higher than the limits shown on the declarations page, this policy will provide the higher limits; or
2. a compulsory insurance or similar law requiring a non-resident to maintain insurance whenever the non-resident uses an auto in that state, province, territory, or possession, this policy will provide the greater of:
   a. the required minimum amounts and types of coverage; or
   b. the limits of liability under this policy.

PART II - MEDICAL PAYMENTS COVERAGE

INSURING AGREEMENT

If you pay the premium for this coverage, we will pay the reasonable expenses incurred for necessary medical services received within three years from the date of a motor vehicle accident because of bodily injury:
1. sustained by an insured person; and
2. caused by that motor vehicle accident.

We, or someone on our behalf, will determine:
1. whether the expenses for medical services are reasonable; and
2. whether the medical services are necessary.

ADDITIONAL DEFINITIONS

When used in this Part II:
1. “Insured person” means:
   a. you or a relative:
      (i) while occupying an auto; or
      (ii) when struck by a motor vehicle or a trailer while not occupying a self-propelled motorized vehicle; and
   b. any other person while occupying a covered auto with the permission of you or a relative.
2. “Medical services” means medical, surgical, dental, x-ray, ambulance, hospital, professional nursing, and funeral services, and includes the cost of eyeglasses, hearing aids, pharmaceuticals, orthopedics and prosthetic devices.

3. “Motor vehicle” means a land motor vehicle designed for use principally on public roads.

EXCLUSIONS - READ THE FOLLOWING EXCLUSIONS CAREFULLY. IF AN EXCLUSION APPLIES, COVERAGE WILL NOT BE AFFORDED UNDER THIS PART II.

Coverage under this Part II will not apply to bodily injury:

1. sustained by any person while occupying a covered auto while it is being used to carry persons or property for compensation or a fee, including, but not limited to, pickup or delivery of magazines, newspapers, food, or any other products. This exclusion does not apply to shared-expense car pools;

2. arising out of an accident involving a vehicle while being maintained or used by a person while employed or engaged in any auto business. This exclusion does not apply to you, a relative, or an agent or employee of you or a relative, when using a covered auto;

3. to any person resulting from, or sustained during practice or preparation for:
   a. any pre-arranged or organized racing, stunting, speed, or demolition contest or activity; or
   b. any driving activity conducted on a permanent or temporary racetrack or race-course;

4. due to a nuclear reaction or radiation;

5. for which insurance:
   a. is afforded under a nuclear energy liability insurance contract; or
   b. would be afforded under a nuclear energy liability insurance contract but for its termination upon exhaustion of its limit of liability;

6. for which the United States Government is liable under the Federal Tort Claims Act;

7. sustained by any person while occupying any vehicle or trailer while located for use as a residence or premises;

8. if workers’ compensation benefits are available for the bodily injury;

9. sustained by any person while occupying or when struck by any vehicle owned by you or furnished or available for your regular use, other than a covered auto for which this coverage has been purchased;

10. sustained by any person while occupying or when struck by any vehicle owned by a relative or furnished or available for the regular use of a relative, other than a covered auto for which this coverage has been purchased. This exclusion does not apply to you;

11. to you or a relative while occupying any vehicle, other than a covered auto, without the permission of the owner of the vehicle or the person in lawful possession of the vehicle;

12. to any person while occupying a covered auto while leased or rented to others or given in exchange for any compensation. This exclusion does not apply to the operation of a covered auto by you or a relative;
13. caused directly or indirectly by:
   a. war (declared or undeclared) or civil war;
   b. warlike action by any military force of any government, sovereign or other au-
      thority using military personnel or agents. This includes any action taken to
      hinder or defend against an actual or expected attack; or
   c. insurrection, rebellion, revolution, usurped power, or any action taken by a gov-
      ernmental authority to hinder or defend against any of these acts;
14. caused directly or indirectly by:
   a. any accidental or intentional discharge, dispersal, or release of radioactive,
      nuclear, pathogenic, or poisonous biological material; or
   b. any intentional discharge, dispersal, or release of chemical or hazardous ma-
      terial for any purpose other than its safe and useful purpose; or
15. caused by, or reasonably expected to result from, a criminal act or omission of the
    insured person. This exclusion applies regardless of whether the insured person
    is actually charged with, or convicted of, a crime.

LIMITS OF LIABILITY

The limit of liability shown on the declarations page for Medical Payments Coverage
is the most we will pay for each insured person injured in any one accident, regard-
less of the number of:
1. claims made;
2. covered autos;
3. insured persons;
4. lawsuits brought;
5. vehicles involved in the accident; or
6. premiums paid.

No one will be entitled to duplicate payments under this policy for the same elements
of damages.

Any amount payable to an insured person under this Part II will be reduced by any
amount paid or payable for the same expense under Part I - Liability To Others or Part
III (B) - Underinsured Motorist Coverage.

If multiple auto policies issued by us are in effect for you, we will pay no more than the
highest limit of liability for this coverage available under any one policy.

UNREASONABLE OR UNNECESSARY MEDICAL EXPENSES

If the insured person incurs expenses for medical services that we deem to be unre-a-
sonable or unnecessary, we may refuse to pay for those expenses and contest them.

If the medical service provider sues the insured person because we refuse to pay
expenses for medical services that we deem to be unreasonable or unnecessary, we
will pay resulting defense costs, and any resulting judgment against the insured
person, subject to the limit of liability for this coverage. We will choose the counsel. We will also pay reasonable expenses, including loss of earnings up to $200 per day, incurred at our request.

The insured person may not sue us for expenses for medical services we deem to be unreasonable or unnecessary unless the insured person paid the entire disputed amount to the medical service provider or the medical service provider has initiated collection activity against the insured person for the unreasonable or unnecessary expenses.

OTHER INSURANCE

If there is other applicable auto medical payments insurance, we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide for an insured person occupying a vehicle or trailer, other than a covered auto, will be excess over any other auto insurance providing payments for medical services.

PART III (A) - UNINSURED MOTORIST COVERAGE

INSURING AGREEMENT

If you pay the premium for this coverage, we will pay for damages that an insured person is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury:
1. sustained by that insured person;
2. caused by an accident; and
3. arising out of the ownership, maintenance, or use of an uninsured motor vehicle.

Any judgment or settlement for damages against an owner or operator of an uninsured motor vehicle that arises out of a lawsuit brought without our written consent is not binding on us.

ADDITIONAL DEFINITIONS

When used in this Part III (A):
1. “Insured person” means:
   a. you or a relative;
   b. any person while operating a covered auto with the permission of you or a relative;
   c. any person occupying, but not operating, a covered auto; and
   d. any person who is entitled to recover damages covered by this Part III (A) because of bodily injury sustained by a person described in a, b, or c above.
2. “Uninsured motor vehicle” means a land motor vehicle or trailer of any type:
   a. to which no bodily injury liability bond or policy applies at the time of the accident;
b. to which a bodily injury liability bond or policy applies at the time of the accident, but the bonding or insuring company:
   (i) denies coverage; or
   (ii) is or becomes insolvent within two years of the date of the accident;

c. that is a hit-and-run vehicle whose owner or operator cannot be identified and which causes bodily injury, provided that the insured person, or someone on his or her behalf, reports the accident to the police or civil authority within 24 hours or as soon as practicable after the accident; or

d. to which a bodily injury liability bond or policy applies at the time of the accident, but its limits of liability are less than the minimum limits required by the Missouri Motor Vehicle Financial Responsibility Law.

An “uninsured motor vehicle” does not include any vehicle or equipment:

a. owned or operated by a self-insurer under any applicable motor vehicle law, except a self-insurer that is or becomes insolvent;

b. operated on rails or crawler treads;

c. designed mainly for use off public roads, while not on public roads;

d. while located for use as a residence or premises;

e. that is a covered auto; or

f. that is an underinsured motor vehicle under Part III (B).

EXCLUSIONS - READ THE FOLLOWING EXCLUSIONS CAREFULLY. IF AN EXCLUSION APPLIES, COVERAGE WILL NOT BE AFFORDED UNDER THIS PART III (A).

Coverage under this Part III (A) will not apply:

1. to bodily injury sustained by any person while using or occupying:

a. a covered auto while being used to carry persons or property for compensation or a fee, including, but not limited to, pickup or delivery of magazines, newspapers, food, or any other products. This exclusion does not apply to shared-expense car pools;

b. a motor vehicle that is owned by or available for the regular use of you or a relative. This exclusion does not apply to:
   (i) a covered auto that is insured under this Part III (A); or
   (ii) you with respect to the portion of the damages that is less than or equal to the minimum limits of uninsured motorist coverage required by Missouri law; or

c. any motor vehicle or equipment owned by any governmental unit or agency. This exclusion does not apply to the portion of the damages that is less than or equal to the minimum limits of uninsured motorist coverage required by Missouri law;

2. to bodily injury sustained by you or a relative while using any vehicle, other than a covered auto, without the permission of the owner of the vehicle or the person in lawful possession of the vehicle;

3. directly or indirectly to benefit any insurer or self-insurer under any of the following or similar laws:
a. workers’ compensation law; or
b. disability benefits law;
4. to any punitive or exemplary damages; or
5. to bodily injury sustained by any person if that person or the legal representative of that person settles without our written consent.

LIMITS OF LIABILITY

The limit of liability shown on the declarations page for Uninsured Motorist Coverage is the most we will pay regardless of the number of:
1. claims made;
2. insured persons;
3. lawsuits brought; or
4. vehicles involved in the accident.

Regardless of the number of premiums paid, coverage available under this Part III (A) may not be added, combined, or stacked together to determine the limits of liability available for any one accident with respect to insured persons other than you or a relative.

If your declarations page shows a split limit:
1. the amount shown for “each person” is the most we will pay for all damages due to bodily injury to one person; and
2. subject to the “each person” limit, the amount shown for “each accident” is the most we will pay for all damages due to bodily injury sustained by two or more persons in any one accident.

The “each person” limit of liability includes the total of all claims made for bodily injury to an insured person and all claims of others derived from such bodily injury, including, but not limited to, emotional injury or mental anguish resulting from the bodily injury of another or from witnessing the bodily injury to another, loss of society, loss of companionship, loss of services, loss of consortium, and wrongful death.

If the declarations page shows that “combined single limit” or “CSL” applies, the amount shown is the most we will pay for the total of all damages resulting from any one accident. However, without changing this total limit of liability, we will comply with any law that requires us to provide any separate limits.

The limits of liability under this Part III (A) will be reduced by all sums paid because of bodily injury by or on behalf of any persons or organizations that may be legally responsible, including, but not limited to, all sums paid under Part I - Liability To Others.

The Limits of Liability under this Part III (A) will not be reduced by any sums:
1. paid or payable under Part II - Medical Payments Coverage; or
2. paid or payable because of bodily injury under any of the following or similar laws:
   a. workers’ compensation law; or
   b. disability benefits law.
Any payment made to a person under this Part III (A) will reduce any amount that the person is entitled to recover under Part I - Liability To Others.

No one will be entitled to duplicate payments for the same elements of damages.

If multiple auto policies issued by us are in effect for you, we will pay no more than the highest limit of liability for this coverage available under any one policy.

OTHER INSURANCE

If there is other applicable uninsured motorist coverage, we will pay only our share of the damages. Our share is the proportion that our limit of liability bears to the total of all available coverage limits. However, any insurance we provide with respect to a vehicle that is not a covered auto will be excess over any other uninsured motorist coverage.

PART III (B) - UNDERINSURED MOTORIST COVERAGE

INSURING AGREEMENT

If you pay the premium for this coverage, we will pay for damages that an insured person is legally entitled to recover from the owner or operator of an underinsured motor vehicle because of bodily injury:
1. sustained by that insured person;
2. caused by an accident; and
3. arising out of the ownership, maintenance, or use of an underinsured motor vehicle.

We will pay under this Part III (B) only after the limits of liability under all applicable bodily injury liability bonds and policies have been exhausted by payment of judgments or settlements.

Any judgment or settlement for damages against an owner or operator of an underinsured motor vehicle that arises out of a lawsuit brought without our written consent is not binding on us.

ADDITIONAL DEFINITIONS

When used in this Part III (B):
1. “Insured person” means:
   a. you or a relative;
   b. any person while operating a covered auto with the permission of you or a relative;
   c. any person occupying, but not operating, a covered auto; and
   d. any person who is entitled to recover damages covered by this Part III (B) because of bodily injury sustained by a person described in a, b, or c above.
2. “Underinsured motor vehicle” means a land motor vehicle or trailer of any type for which the sum of the limits of liability under all bodily injury liability bonds or policies applicable at the time of the accident is less than the coverage limit for Underinsured Motorist Coverage shown on the declarations page.

An “underinsured motor vehicle” does not include any vehicle or equipment:

a. owned by you or a relative or furnished or available for the regular use of you or a relative;
b. owned by any governmental unit or agency;
c. operated on rails or crawler treads;
d. designed mainly for use off public roads, while not on public roads;
e. while located for use as a residence or premises;
f. that is a covered auto; or
g. that is an uninsured motor vehicle under Part III (A).

EXCLUSIONS - READ THE FOLLOWING EXCLUSIONS CAREFULLY. IF AN EXCLUSION APPLIES, COVERAGE WILL NOT BE AFFORDED UNDER THIS PART III (B).

Coverage under this Part III (B) will not apply:
1. to bodily injury sustained by any person while using or occupying:
   a. a covered auto while being used to carry persons or property for compensation or a fee, including, but not limited to, pickup or delivery of magazines, newspapers, food, or any other products. This exclusion does not apply to shared-expense car pools; or
   b. a motor vehicle that is owned by or available for the regular use of you or a relative. This exclusion does not apply to a covered auto that is insured under this Part III (B);
2. to bodily injury sustained by you or a relative while using any vehicle, other than a covered auto, without the permission of the owner of the vehicle or the person in lawful possession of the vehicle;
3. directly or indirectly to benefit any insurer or self-insurer under any of the following or similar laws:
   a. workers’ compensation law; or
   b. disability benefits law;
4. to any punitive or exemplary damages; or
5. to bodily injury sustained by any person if that person or the legal representative of that person settles without our written consent.

LIMITS OF LIABILITY

The limit of liability shown on the declarations page for Underinsured Motorist Coverage is the most we will pay regardless of the number of:
1. claims made;
2. covered autos;
3. insured persons;
4. lawsuits brought;
5. vehicles involved in the accident; or
6. premiums paid.

If your declarations page shows a split limit:
1. the amount shown for “each person” is the most we will pay for all damages due to bodily injury to one person; and
2. subject to the “each person” limit, the amount shown for “each accident” is the most we will pay for all damages due to bodily injury sustained by two or more persons in any one accident.

The “each person” limit of liability includes the total of all claims made for bodily injury to an insured person and all claims of others derived from such bodily injury, including, but not limited to, emotional injury or mental anguish resulting from the bodily injury of another or from witnessing the bodily injury to another, loss of society, loss of companionship, loss of services, loss of consortium, and wrongful death.

If your declarations page shows that “combined single limit” or “CSL” applies, the amount shown is the most we will pay for the total of all damages resulting from any one accident. However, without changing this total limit of liability, we will comply with any law that requires us to provide any separate limits.

The Limits of Liability under this Part III (B) will be reduced by all sums:
1. paid because of bodily injury by or on behalf of any persons or organizations that may be legally responsible, including, but not limited to, all sums paid under Part I - Liability To Others;
2. paid or payable under Part II - Medical Payments Coverage;
3. paid or payable because of bodily injury under any of the following or similar laws:
   a. workers’ compensation law; or
   b. disability benefits law; and
4. paid under Part III (A) - Uninsured Motorist Coverage for bodily injury arising out of the same accident.

Any payment made to a person under this Part III (B) will reduce any amount that the person is entitled to recover under Part I - Liability To Others.

No one will be entitled to duplicate payments for the same elements of damages.

If multiple auto policies issued by us are in effect for you, we will pay no more than the highest limit of liability for this coverage available under any one policy.

OTHER INSURANCE

If there is other applicable underinsured motorist coverage, we will pay only our share of the damages. Our share is the proportion that our limit of liability bears to the total of all available coverage limits. However, any insurance we provide with respect to a vehicle that is not a covered auto will be excess over any other underinsured motorist coverage.
PART IV - DAMAGE TO A VEHICLE

INSURING AGREEMENT - COLLISION COVERAGE

If you pay the premium for this coverage, we will pay for sudden, direct, and accidental loss to a:
1. covered auto, including an attached trailer; or
2. non-owned auto;
and its custom parts or equipment, resulting from collision.

In addition, we will pay the reasonable cost to replace any child safety seat damaged in an accident to which this coverage applies.

INSURING AGREEMENT - COMPREHENSIVE COVERAGE

If you pay the premium for this coverage, we will pay for sudden, direct, and accidental loss to a:
1. covered auto, including an attached trailer; or
2. non-owned auto;
and its custom parts or equipment, that is not caused by collision.

A loss not caused by collision includes:
1. contact with an animal (including a bird);
2. explosion or earthquake;
3. fire;
4. malicious mischief or vandalism;
5. missiles or falling objects;
6. riot or civil commotion;
7. theft or larceny;
8. windstorm, hail, water, or flood; or
9. breakage of glass not caused by collision.

In addition, we will pay for:
1. reasonable transportation expenses incurred by you if a covered auto is stolen; and
2. loss of use damages that you are legally liable to pay if a non-owned auto is stolen.

A combined maximum of $900, not exceeding $30 per day, will apply to these additional benefits. The additional benefit for transportation expenses will not apply if you purchased Rental Reimbursement Coverage for the stolen covered auto.

Coverage for transportation expenses and loss of use damages begins 48 hours after you report the theft to us and ends the earliest of:
1. when the auto has been recovered and returned to you or its owner;
2. when the auto has been recovered and repaired;
3. when the auto has been replaced; or
4. 72 hours after we make an offer to settle the loss if the auto is deemed by us to be a total loss.

We must receive written proof of transportation expenses and loss of use damages.

INSURING AGREEMENT - ADDITIONAL CUSTOM PARTS OR EQUIPMENT COVERAGE

We will pay for sudden, direct, and accidental loss to custom parts or equipment on a covered auto for which this coverage has been purchased. This coverage applies only if you have purchased both Comprehensive Coverage and Collision Coverage for that covered auto and the loss is covered under one of those coverages. This coverage applies in addition to any coverage automatically provided for custom parts or equipment under Comprehensive Coverage or Collision Coverage.

INSURING AGREEMENT - RENTAL REIMBURSEMENT COVERAGE

We will reimburse rental charges incurred when you rent an auto from a rental agency or auto repair shop due to a loss to a covered auto that has Rental Reimbursement Coverage under this policy. This coverage applies only if you have purchased both Comprehensive Coverage and Collision Coverage for that covered auto and the loss is covered under one of those coverages.

Additional fees or charges for insurance, damage waivers, optional equipment, fuel, or accessories are not covered.

The maximum we will pay is the daily and aggregate limits shown on the declarations page.

If Rental Reimbursement Coverage applies, no other coverage under this policy for rental expenses will apply.

Rental charges will be reimbursed beginning:
1. when the covered auto cannot be driven due to a loss; or
2. if the covered auto can be driven, when you deliver the covered auto to a vehicle repair shop or one of our Claims Service Centers for repairs due to the loss; and ending the earliest of:
   1. when the covered auto has been returned to you;
   2. when the covered auto has been repaired;
   3. when the covered auto has been replaced;
   4. 72 hours after we make an offer to settle the loss if the covered auto is deemed by us to be a total loss; or
   5. when you incur 30 days worth of rental charges.

You must provide us written proof of your rental charges to be reimbursed.
INSURING AGREEMENT - LOAN/LEASE PAYOFF COVERAGE

If **you** pay the premium for this coverage, and the **covered auto** for which this coverage was purchased is deemed by **us** to be a total loss, **we** will pay, in addition to any amounts otherwise payable under this Part IV, the difference between:

1. the actual cash value of the **covered auto** at the time of the total loss; and
2. any greater amount the owner of the **covered auto** is legally obligated to pay under a written loan or lease agreement to which the **covered auto** is subject at the time of the total loss, reduced by:
   a. unpaid finance charges or refunds due to the owner for such charges;
   b. excess mileage charges or charges for wear and tear;
   c. charges for extended warranties or refunds due to the owner for extended warranties;
   d. charges for credit insurance or refunds due to the owner for credit insurance;
   e. past due payments and charges for past due payments; and
   f. collection or repossession expenses.

However, **our** payment under this coverage shall not exceed the limit of liability shown on the **declarations page**. The limit of liability is a percentage of the actual cash value of the **covered auto** at the time of the loss.

This coverage applies only if **you** have purchased both Comprehensive Coverage and Collision Coverage for that **covered auto** and the loss is covered under one of those coverages.

ADDITIONAL DEFINITIONS

When used in this Part IV:

1. “**Collision**” means the upset of a vehicle or its impact with another vehicle or object.
2. “**Custom parts or equipment**” means equipment, devices, accessories, enhancements, and changes, other than those that are offered by the manufacturer specifically for that **auto** model, or that are installed by the **auto** dealership as part of the original sale of a new **auto**, that:
   a. are permanently installed or attached; and
   b. alter the appearance or performance of an **auto**.
3. “**Mechanical parts**” means operational parts on a vehicle that wear out over time or have a finite useful life or duration typically shorter than the life of the vehicle as a whole. **Mechanical parts** do not include external crash parts, wheels, paint, or windshields and other glass.
4. “**Non-owned auto**” means an **auto** that is not owned by or furnished or available for the regular use of **you** or a **relative** while in the custody of or being operated by **you** or a **relative** with the permission of the owner of the **auto** or the person in lawful possession of the **auto**.
EXCLUSIONS - READ THE FOLLOWING EXCLUSIONS CAREFULLY. IF AN EXCLUSION APPLIES, COVERAGE WILL NOT BE AFFORDED UNDER THIS PART IV.

Coverage under this Part IV will not apply for loss:

1. to any vehicle while being used to carry persons or property for compensation or a fee, including, but not limited to, pickup or delivery of magazines, newspapers, food, or any other products. This exclusion does not apply to shared-expense car pools;

2. to a **non-owned auto** while being maintained or used by a person while employed or engaged in any **auto business**;

3. to any vehicle resulting from, or sustained during practice or preparation for:
   a. any pre-arranged or organized racing, stuntng, speed, or demolition contest or activity; or
   b. any driving activity conducted on a permanent or temporary racetrack or racecourse;

4. to any vehicle for which insurance:
   a. is afforded under a nuclear energy liability insurance contract; or
   b. would be afforded under a nuclear energy liability insurance contract but for its termination upon exhaustion of its limit of liability;

5. to any vehicle caused by an intentional act committed by or at the direction of **you**, a **relative**, or the owner of a **non-owned auto** even if the actual damage is different than that which was intended or expected. However, this exclusion does not apply for a loss to a **covered auto** to the extent of the legal interest of an innocent coinsured, if:
   a. the loss is caused as a result of a pattern of domestic violence by **you**, a **relative**, or any person residing in **your** household; and
   b. the innocent coinsured claiming the loss:
      (i) did not cooperate in or contribute to the creation of the loss;
      (ii) files a police report; and
      (iii) 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 who committed the act causing the loss.

We will not make any subsequent payment to any other person for the part of any loss for which the innocent coinsured has received payment;

6. to a **covered auto** while it is leased or rented to others or given in exchange for compensation. This exclusion does not apply to the operation of a **covered auto** by **you** or a **relative**;

7. due to destruction or confiscation by governmental or civil authorities of any vehicle because **you** or any **relative** engaged in illegal activities;

8. to any vehicle that is due and confined to:
   a. wear and tear;
   b. freezing;
   c. mechanical, electrical, or electronic breakdown or failure; or
   d. road damage to tires.

This exclusion does not apply if the damage results from the theft of a vehicle;
9. to portable equipment, devices, accessories, and any other personal effects that are not permanently installed. This includes, but is not limited to:
   a. tapes, compact discs, cassettes, DVDs, and other recording or recorded media;
   b. any case or other container designed for use in storing or carrying tapes, compact discs, cassettes, DVDs, or other recording or recorded media;
   c. any device used for the detection or location of radar, laser, or other speed measuring equipment or its transmissions; and
   d. CB radios, telephones, two-way mobile radios, DVD players, personal computers, personal digital assistants, or televisions;
10. to any vehicle for diminution of value;
11. to any vehicle caused directly or indirectly by:
   a. war (declared or undeclared) or civil war;
   b. warlike action by any military force of any government, sovereign or other authority using military personnel or agents. This includes any action taken to hinder or defend against an actual or expected attack; or
   c. insurrection, rebellion, revolution, usurped power, or any action taken by a governmental authority to hinder or defend against any of these acts;
12. to any vehicle caused directly or indirectly by:
   a. any accidental or intentional discharge, dispersal or release of radioactive, nuclear, pathogenic or poisonous biological material; or
   b. any intentional discharge, dispersal or release of chemical or hazardous material for any purpose other than its safe and useful purpose; or
13. to any vehicle caused by, or reasonably expected to result from, a criminal act or omission of you, a relative, or the owner of a non-owned auto. This exclusion applies regardless of whether you, the relative, or the owner of the non-owned auto is actually charged with, or convicted of, a crime.

LIMITS OF LIABILITY

1. The limit of liability for loss to a covered auto, non-owned auto, or custom parts or equipment is the lowest of:
   a. the actual cash value of the stolen or damaged property at the time of the loss reduced by the applicable deductible;
   b. the amount necessary to replace the stolen or damaged property reduced by the applicable deductible;
   c. the amount necessary to repair the damaged property to its pre-loss condition reduced by the applicable deductible; or
   d. the Stated Amount shown on the declarations page for that covered auto; However, the most we will pay for loss to:
      a. custom parts or equipment is $1,000 unless you purchased Additional Custom Parts or Equipment Coverage (“ACPE”). If you purchased ACPE, the most we will pay is $1,000 plus the amount of ACPE you purchased.
      b. a trailer is the limit of liability shown on the declarations page for that trailer. If the trailer is not shown on the declarations page, the limit of liability is $500.
2. Payments for loss to a **covered auto**, **non-owned auto**, or **custom parts or equipment** are subject to the following provisions:

a. If coverage applies to a **non-owned auto**, **we** will provide the broadest coverage applicable to any **covered auto** shown on the **declarations page**.

b. If **you** have elected a Stated Amount for a **covered auto**, the Stated Amount is the most **we** will pay for all loss to that **covered auto**, including its **custom parts or equipment**.

c. Coverage for **custom parts or equipment** will not cause **our** limit of liability for loss to an **auto** under this Part IV to be increased to an amount in excess of the actual cash value of the **auto**, including its **custom parts or equipment**.

d. If the **custom parts or equipment** take the place of parts or equipment that were included on the **auto** by the original vehicle manufacturer, no adjustment will be given for the value of the corresponding original part or equipment in the payment of the loss.

e. In determining the amount necessary to repair damaged property to its pre-loss condition, the amount to be paid by **us**:
   
   (i) will not exceed the prevailing competitive labor rates charged in the area where the property is to be repaired and the cost of repair or replacement parts and equipment, as reasonably determined by **us**; and

   (ii) will be based on the cost of repair or replacement parts and equipment which may be new, reconditioned, remanufactured, or used, including, but not limited to:

      (a) original manufacturer parts or equipment; and

      (b) nonoriginal manufacturer parts or equipment.

f. To determine the amount necessary to repair or replace the damaged property as referred to in paragraph 1., the total cost of necessary repair or replacement may be reduced by unrepaired prior damage. Unrepaired prior damage includes broken, cracked, or missing parts; rust; dents; scrapes; gouges; and peeling paint. The reduction for unrepaired prior damage is the cost of labor, parts, and materials necessary to repair or replace damage, deterioration, defects, or wear and tear on exterior body parts, windshields and other glass, wheels, and paint, that existed prior to the accident and that is eliminated as a result of the repair or replacement of property damaged in the loss.

g. To determine the amount necessary to repair or replace the damaged property as referred to in paragraph 1., an adjustment may be made for betterment or depreciation and physical condition on:

   (i) batteries;

   (ii) tires;

   (iii) engines and transmissions, if the engine has greater than 80,000 miles; and

   (iv) any other **mechanical parts** that are nonfunctioning or inoperative.

**We** will not make an adjustment for the labor costs associated with the replacement or repair of these parts.

h. The actual cash value is determined by the market value, age, and condition of the vehicle at the time the loss occurs.
3. No deductible will apply to a loss to window glass when the glass is repaired instead of replaced.
4. Duplicate recovery for the same elements of damages is not permitted.

PAYMENT OF LOSS

We may, at our option:
1. pay for the loss in money; or
2. repair or replace the damaged or stolen property.

At our expense, we may return any recovered stolen property to you or to the address shown on the declarations page, with payment for any damage resulting from the theft. We may keep all or part of the property at the agreed or appraised value.

We may settle any loss with you or the owner or lienholder of the property.

NO BENEFIT TO BAILEE

Coverage under this Part IV will not directly or indirectly benefit any carrier or other bailee for hire.

LIENHOLDER AGREEMENT

Payment under this Part IV for a loss to a covered auto will be made according to your interest and the interest of any lienholder shown on the declarations page or designated by you. Payment may be made to both jointly, or separately, at our discretion. We may make payment for a loss other than a total loss directly to the repair facility with your consent.

Coverage under this Part IV, with respect to the interest of the lienholder, will not become invalid because of your fraudulent acts or omissions unless the loss results from your conversion, secretion, or embezzlement of a covered auto. The lienholder’s interest will not be protected where the loss is otherwise not covered under the terms of this policy.

If this policy is cancelled or nonrenewed, the interest of any lienholder under this agreement will also terminate.

We will be entitled to the lienholder’s rights of recovery, to the extent of our payment to the lienholder.

OTHER SOURCES OF RECOVERY

If other sources of recovery also cover the loss, we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide for a non-owned auto, or trailer not
shown on the **declarations page**, will be excess over any other collectible source of recovery including, but not limited to:

1. any coverage provided by the owner of the **non-owned auto** or **trailer**;
2. any other applicable physical damage insurance; and
3. any other source of recovery applicable to the loss.

**APPRAISAL**

If **we** cannot agree with **you** on the amount of a loss, then **we** or **you** may demand an appraisal of the loss. Within 30 days of any demand for an appraisal, each party shall appoint a competent and impartial appraiser and shall notify the other party of that appraiser’s identity. The appraisers will determine the amount of loss. If they fail to agree, the disagreement will be submitted to a qualified and impartial umpire chosen by the appraisers. If the two appraisers are unable to agree upon an umpire within 15 days, **we** or **you** may request that a judge of a court of record, in the county where **you** reside, select an umpire. The appraisers and umpire will determine the amount of loss. The amount of loss agreed to by both appraisers, or by one appraiser and the umpire, will be binding. **You** will pay **your** appraiser’s fees and expenses. **We** will pay **our** appraiser’s fees and expenses. All other expenses of the appraisal, including payment of the umpire if one is selected, will be shared equally between **us** and **you**. Neither **we** nor **you** waive any rights under this policy by agreeing to an appraisal.

**PART V - ROADSIDE ASSISTANCE COVERAGE**

**INSURING AGREEMENT**

If **you** pay the premium for this coverage, **we** will pay for **our** authorized service representative to provide the following services when necessary due to a **covered emergency**:

1. towing of a **covered disabled auto** to the nearest qualified repair facility; and
2. labor on a **covered disabled auto** at the place of disablement.

If a **covered disabled auto** is towed to any place other than the nearest qualified repair facility, **you** will be responsible for any additional charges incurred.

**ADDITIONAL DEFINITIONS**

When used in this Part V:

1. “**Covered disabled auto**” means a **covered auto** for which this coverage has been purchased that sustains a **covered emergency**.
2. “**Covered emergency**” means a disablement that is a result of:
   a. mechanical or electrical breakdown;
   b. battery failure;
   c. insufficient supply of fuel, oil, water, or other fluid;
   d. flat tire;
   e. lock-out; or
   f. entrapment in snow, mud, water, or sand, within 100 feet of a road or highway.
EXCLUSIONS - READ THE FOLLOWING EXCLUSIONS CAREFULLY. IF AN EXCLUSION APPLIES, COVERAGE WILL NOT BE AFFORDED UNDER THIS PART V.

Coverage under this Part V will not apply to:
1. the cost of purchasing parts, fluid, lubricants, fuel, or replacement keys, or the labor to make replacement keys;
2. installation of products or material not related to the disablement;
3. labor not related to the disablement;
4. labor on a **covered disabled auto** for any time period in excess of 60 minutes per disablement;
5. towing or storage related to impoundment, abandonment, illegal parking, or other violations of law;
6. assistance with jacks, levelers, airbags, or awnings;
7. towing from a service station, garage, or repair shop;
8. labor or repair work performed at a service station, garage, or repair shop;
9. auto storage charges;
10. a second service call or tow for a single disablement;
11. disablement that occurs on roads not regularly maintained, sand beaches, open fields, or areas designated as not passable due to construction, weather, or earth movement;
12. mounting or removing of snow tires or chains;
13. tire repair;
14. repeated service calls for a **covered disabled auto** in need of routine maintenance or repair;
15. disablement that results from an intentional or willful act or action by you, a relative, or the operator of a **covered disabled auto**; or
16. a trailer.

UNAUTHORIZED SERVICE PROVIDER

When service is rendered by a provider in the business of providing roadside assistance and towing services, other than one of our authorized service representatives, we will pay only reasonable charges, as determined by us, for:
1. towing of a **covered disabled auto** to the nearest qualified repair facility; and
2. labor on a **covered disabled auto** at the place of disablement; which is necessary due to a **covered emergency**.

OTHER INSURANCE

Any coverage provided under this Part V for service rendered by an unauthorized service provider will be excess over any other collectible insurance or towing protection coverage.
PART VI - DUTIES IN CASE OF AN ACCIDENT OR LOSS

For coverage to apply under this policy, you or the person seeking coverage must promptly report each accident or loss even if you or the person seeking coverage is not at fault. You or the person seeking coverage must provide us with all accident/loss information including time, place, and how the accident or loss happened. You or the person seeking coverage must also obtain and provide us the names and addresses of all persons involved in the accident or loss, the names and addresses of any witnesses, and the license plate numbers of the vehicles involved.

If you or the person seeking coverage cannot identify the owner or operator of a vehicle involved in the accident, or if theft or vandalism has occurred, you or the person seeking coverage must notify the police within 24 hours or as soon as practicable.

A person seeking coverage must:
1. cooperate with us in any matter concerning a claim or lawsuit;
2. provide any written proof of loss we may reasonably require;
3. allow us to take signed and recorded statements, including sworn statements and examinations under oath, which we may conduct outside the presence of you or any other person claiming coverage, and answer all reasonable questions we may ask as often as we may reasonably require;
4. promptly call to notify us about any claim or lawsuit and send us any and all legal papers relating to the claim or suit;
5. attend hearings and trials as we require;
6. take reasonable steps after a loss to protect the covered auto, or any other vehicle for which coverage is sought, from further loss. We will pay reasonable expenses incurred in providing that protection. If failure to provide such protection results in further loss, any additional damages will not be covered under this policy;
7. allow us to have the damaged covered auto, or any other damaged vehicle for which coverage is sought, inspected and appraised before its repair or disposal;
8. submit to medical examinations at our expense by doctors we select as often as we may reasonably require; and
9. authorize us to obtain medical and other records.

PART VII - GENERAL PROVISIONS

POLICY PERIOD AND TERRITORY

This policy applies only to accidents and losses occurring during the policy period shown on the declarations page and that occur within a state, territory, or possession of the United States of America, or a province or territory of Canada, or while a covered auto or trailer shown on the declarations page is being transported between their ports.

CHANGES

This policy contract, your insurance application (which is made a part of this policy as if attached hereto), the declarations page, and all endorsements to this policy issued by


**us**, contain all the agreements between **you** and **us**. Subject to the following, the terms of this policy may not be changed or waived except by an endorsement issued by **us**.

The premium for this policy is based on information **we** received from **you** and other sources. **You** agree to cooperate with **us** in determining if this information is correct and complete, and to notify **us** if it changes during the policy period. If this information is incorrect, incomplete, or changes during the policy period, **you** agree that **we** may adjust **your** premium accordingly. Changes that may result in a premium adjustment are contained in **our** rates and rules. These include, but are not limited to, **you** or a relative obtaining a driver’s license or operator’s permit, or changes in:

1. the number, type, or use classification of covered autos;
2. operators using covered autos;
3. an operator’s marital status;
4. the place of principal garaging of any covered auto;
5. coverage, deductibles, or limits of liability; or
6. rating territory or discount eligibility.

The coverage provided in **your** policy may be changed only by the issuance of a new policy or an endorsement by **us**. However, if during the policy period **we** broaden any coverage afforded under the current edition of **your** policy without additional premium charge, that change will automatically apply to **your** policy as of the date the coverage change is implemented in **your** state.

If **you** ask **us** to delete a vehicle from this policy, no coverage will apply to that vehicle as of the date and time **you** ask **us** to delete it.

**DUTY TO REPORT CHANGES**

**You** must promptly notify **us** when:

1. **your** mailing or residence address changes;
2. the principal garaging address for a covered auto or a trailer shown on the declarations page changes;
3. there is a change with respect to the residents in **your** household or the persons who regularly operate a covered auto;
4. an operator’s marital status changes;
5. **you** or a relative obtain a driver’s license or operator’s permit; or
6. **you** acquire an additional or replacement vehicle.

**SETTLEMENT OF CLAIMS**

**We** may use estimating, appraisal, or injury evaluation systems to assist **us** in adjusting claims under this policy, and to assist **us** in determining the amount of damages, expenses, or loss that may be payable under this policy. Such systems may be developed by **us** or a third party and may include computer software, databases, and specialized technology.
TERMS OF POLICY CONFORMED TO STATUTES

If any provision of this policy fails to conform to the statutes of the state listed on your application as your residence, the provision shall be deemed amended to conform to such statutes. All other provisions shall be given full force and effect. Any disputes as to the coverages provided or the provisions of this policy shall be governed by the law of the state listed on your application as your residence.

TRANSFER

This policy may not be transferred to another person without our written consent. However, if a named insured shown on the declarations page dies, this policy will provide coverage until the end of the policy period for the legal representative of the named insured, while acting as such, and for persons covered under this policy on the date of the named insured’s death.

FRAUD OR MISREPRESENTATION

This policy was issued in reliance upon the information provided on your insurance application. Our reliance upon such information in accordance with our normal business practices will render such representations material. Except for claims made by innocent third parties for coverage up to the minimum statutory limits, we may void this policy at any time, including after the occurrence of an accident or loss, if you:

1. made incorrect statements or representations to us with regard to any material fact or circumstance;
2. concealed or misrepresented any material fact or circumstance; or
3. engaged in fraudulent conduct;

at the time of application. This means that we will not be liable for any claims or damages that would otherwise be covered. If a court with proper jurisdiction determines that this provision is partly or wholly invalid or unenforceable, then the applicable limits of liability under this policy for coverages required by law will conform to the minimum limits required by law.

We may deny coverage for an accident or loss if you or a person seeking coverage has knowingly concealed or misrepresented any material fact or circumstance, or engaged in fraudulent conduct, in connection with the presentation or settlement of a claim.

PAYMENT OF PREMIUM AND FEES

If your initial premium payment is by check, draft, electronic funds transfer, or similar form of remittance, coverage under this policy is conditioned on payment to us by the financial institution. If the financial institution upon presentment does not honor the check, draft, electronic funds transfer, or similar form of remittance, this policy may, at our option, be deemed void from its inception. This means we will not be liable under this policy for any claims or damages that would otherwise be covered if the check, draft, electronic funds transfer, or similar form of remittance had been honored by the
financial institution. Any action by us to present the remittance for payment more than once shall not affect our right to void this policy.

In addition to premium, fees may be charged on your policy. We may charge fees for installment payments, late payments, and other transactions. Payments made on your policy will be applied first to fees, then to premium due.

**CANCELLATION**

You may cancel this policy during the policy period by calling or writing us and stating the future date you wish the cancellation to be effective.

We may cancel this policy during the policy period by mailing a notice of cancellation to the named insured shown on the declarations page at the last known address appearing in our records.

We will give at least 10 days notice of cancellation if:
1. we cancel during the first 60 days of the initial policy period; or
2. the policy is cancelled for nonpayment of premium.

We will give at least 30 days notice of cancellation in all other cases.

We may cancel this policy for any reason if the notice is mailed within the first 60 days of the initial policy period.

After this policy is in effect for more than 60 days, or if this is a renewal or continuation policy, we may cancel only for one or more of the following reasons:
1. nonpayment of premium;
2. loss of driving privileges through suspension or revocation of the license of the named insured. However, in the event more than one person is listed as the named insured and only one of the named insureds has a loss of driving privileges through suspension or revocation, instead of cancellation, we may issue an exclusion stipulating that no coverage will apply while that named insured is operating a vehicle; or
3. any other reason permitted by law.

Proof of mailing will be sufficient proof of notice. If this policy is cancelled and a notice of cancellation is mailed to you, coverage will not be provided as of the effective date and time shown in the notice of cancellation. For purposes of cancellation, this policy is neither severable nor divisible. Any cancellation will be effective for all coverages for all persons and all vehicles.

**CANCELLATION REFUND**

Upon cancellation, you may be entitled to a premium refund. However, our making or offering of a refund is not a condition of cancellation.
If this policy is cancelled by **us** for any reason other than nonpayment of premium, any refund due will be computed on a daily pro-rata basis. If this policy is cancelled at **your** request, or if cancellation is due to nonpayment of premium, any refund due will be computed on a 90% of a daily pro-rata basis. This is a daily, accelerated method of calculating short-rate earned premium on cancellations. Earned premium is calculated on a daily basis. **We** will supply a copy of the table to **you** on request.

When **you** renew this policy, **we** will waive **our** right under the policy to calculate cancellation refunds on a 90% of a daily pro-rata basis; instead, any refund of premium following a cancellation applicable to the renewal policy will be calculated on a daily pro-rata basis.

**NONRENEWAL**

If neither **we** nor one of **our** affiliates offers to renew or continue this policy, **we** will mail notice of nonrenewal to the named insured shown on the **declarations page** at the last known address appearing in **our** records. Proof of mailing will be sufficient proof of notice. Notice will be mailed at least 30 days before the end of the policy period.

**AUTOMATIC TERMINATION**

If **we** or an affiliate offers to renew or continue this policy and **you** or **your** representative does not accept, this policy will automatically terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due will mean that **you** have not accepted **our** offer.

If **you** obtain other insurance on a **covered auto**, any similar insurance provided by this policy will terminate as to that **covered auto** on the effective date of the other insurance.

If a **covered auto** is sold or transferred to someone other than **you** or a **relative**, any insurance provided by this policy will terminate as to that **covered auto** on the effective date of the sale or transfer.

**LEGAL ACTION AGAINST US**

**We** may not be sued unless there is full compliance with all the terms of this policy.

**We** may not be sued for payment under Part I - Liability To Others until the obligation of an insured person under Part I to pay is finally determined either by judgment after trial against that person or by written agreement of the insured person, the claimant, and **us**. No one will have any right to make **us** a party to a lawsuit to determine the liability of an insured person.

If **we** retain salvage, **we** have no duty to preserve or otherwise retain the salvage for any purpose, including evidence for any civil or criminal proceeding.
OUR RIGHTS TO RECOVER PAYMENT

We are entitled to the rights of recovery that the insured person to whom payment was made has against another, to the extent of our payment. That insured person may be required to sign documents related to the recovery and must do whatever else we require to help us exercise those recovery rights, and do nothing after an accident or loss to prejudice those rights. This provision does not apply in Missouri for Part II - Medical Payments Coverage.

In the event of any payment under Part III (B) - Underinsured Motorist Coverage, we are entitled to all the rights of recovery that the insured person has against another after a judgment has been rendered by a court of law.

When an insured person has been paid by us under Part III (A) - Uninsured Motorist Coverage or Part IV - Damage To A Vehicle of this policy and also recovers from another, the amount recovered will be held by the insured person in trust for us and reimbursed to us to the extent of our payment. If we are not reimbursed, we may pursue recovery of that amount directly against that insured person.

If a payment is made under Part III (A) - Uninsured Motorist Coverage due to the insolvency of the insurer of a liable party, the amount we have the right to recover will not exceed the proceeds recovered from the assets of the insolvent insurer.

If an insured person recovers from another without our written consent, the insured person’s right to payment under any affected coverage will no longer exist.

If we elect to exercise our rights of recovery against another, we will also attempt to recover any deductible incurred by an insured person under this policy unless we are specifically instructed by that person not to pursue the deductible. We have no obligation to pursue recovery against another for any loss not covered by this policy.

We reserve the right to compromise or settle the deductible and property damage claims against the responsible parties for less than the full amount. We reserve the right to incur reasonable expenses and attorney fees in pursuit of the recovery.

As provided by Missouri law, if we have made a payment to an innocent coinsured for property damage that resulted from an intentional act of domestic violence by another insured person, we may assert a right of reimbursement against the insured person whose intentional act caused the property damage.

If the total recovery is less than the total of our payment and the deductible, we will reduce reimbursement of the deductible by the proportion that the actual recovery bears to the total of our payment and the deductible. Reimbursement of the deductible will also be reduced by a proportionate share of collection expenses and attorney fees incurred in connection with these recovery efforts.

These provisions will be applied in accordance with state law.
JOINT AND INDIVIDUAL INTERESTS

If there is more than one named insured on this policy, any named insured may cancel or change this policy. The action of one named insured will be binding on all persons provided coverage under this policy.

BANKRUPTCY

The bankruptcy or insolvency of an insured person will not relieve us of any obligations under this policy.

MISSOURI PROPERTY AND CASUALTY INSURANCE GUARANTY ASSOCIATION COVERAGE LIMITATION

The Missouri Property and Casualty Insurance Guaranty Association will pay claims covered under the Missouri Property and Casualty Insurance Guaranty Association Act if we become insolvent. We are required to notify you that the following limitations apply:

1. Claims covered by the Association do not include a claim by or against an insured of an insolvent insurer if that insured has a net worth of $25 million or more on the date the insurer becomes insolvent.
2. The Association’s obligation includes only the amount of each covered claim which is greater than $100 and less than $300,000.
3. The Association will not:
   a. be obligated to an insured or claimant in excess of the limits of liability of the policy from which the claim arises; or
   b. return to the insured any unearned premium in excess of $10,000.