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

Missouri Collision And Comprehensive Coverage Amendment Of Policy Provisions – AIU415-2

I. “Declarations page,” wherever it appears in the policy is replaced by “Policy Declarations.”

II. In Part 1—General, the following changes are made:

A. The first paragraph is replaced by the following:

This policy is a legal contract between you and us. A coverage applies only when a premium for it is shown on the Policy Declarations. If more than one auto is insured, premiums will be shown for each auto. We may find it necessary to issue you two or more different policy numbers for this one policy. Even if we issue two or more policy numbers, this shall still constitute one policy. Your Policy Declarations lists the policy numbers applicable. If you pay the premiums when due and comply with the policy terms, Allstate, relying on the information you have given us, makes the following agreements with you.

You agree to review your Policy Declarations to confirm which of the available coverages and limits described in this policy have been issued to you. You agree to also review those sections of this policy which relate to those coverages issued to you so that you fully understand the insurance protection you are receiving. Failure to review this policy, including your Policy Declarations, will not relieve you of this obligation. You should contact Allstate, or the agent listed on your Policy Declarations, immediately if you have any questions about the coverages or limits, if you believe there is any mistake about the coverages or limits issued to you, or if you have any questions or do not understand anything in this policy. While your agent can help answer many specific questions about the coverages, only you can determine if you have selected the insurance coverages you need and that those coverages have actually been issued to you.

The terms of this policy impose joint obligations on persons defined in applicable sections of this policy as insured persons. This means that the responsibilities, acts and omissions of a person defined as an insured person will be binding upon other person(s) defined as insured person(s).

B. The following provisions are added:

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

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

Where Lawsuits May Be Brought
Subject to the following two paragraphs, any and all lawsuits in any way related to this policy, shall be brought, heard, and decided only in a state or federal court located in Missouri. Any and all lawsuits against persons not parties to this policy but involved in the sale, administration, performance, or alleged breach of this policy or involved in any other way with this policy, shall be brought, heard, and decided only in a state or federal court located in Missouri, provided that such persons are subject to or consent to suit in the courts specified in this paragraph.

If a covered loss to the auto, a covered auto accident, or any other occurrence for which coverage applies under this policy happens outside Missouri, lawsuits regarding that covered loss to the auto, covered auto accident, or other covered occurrence may also be brought in the judicial district where that covered loss to the auto, covered auto accident, or other covered occurrence happened.
Nothing in this provision, **Where Lawsuits May Be Brought**, shall impair any party’s right to remove a state court lawsuit to a federal court.

C. Under **Definitions** the following is added:
9. **Custom parts or equipment** means equipment, devices, accessories, enhancements, and changes, other than those offered by the manufacturer of the **auto** specifically for that model, or installed by the auto dealership when new as part of the original sale, which alter the appearance or performance of an **auto**. This does not include items covered under Sound System Coverage.

D. The **Termination** provision is replaced by the following:

**Termination**
If we offer to renew your policy and your required premium payment is not received when due, you will have rejected our renewal offer. This means that the insurance coverage described in the renewal offer and any endorsements to the renewal offer will not become effective.

E. The **Non-Renewal** provision is replaced by the following:

**Non-Renewal**
If we do not intend to continue the policy beyond the current policy period, we will mail you notice at least 30 days before the end of the policy period.

F. The **Cancellation** provision is replaced by the following:

**Cancellation**
You may cancel this policy by notifying us of the future date you wish to stop coverage.

Our Right to Cancel:
When this policy has been in effect for less than 60 days and it is not a renewal with us, we may cancel part or all of this policy for any reason by mailing notice to you at least 10 days before the cancellation takes effect.

When this policy has been in effect for 60 days or more, or if it is a renewal with us, we may cancel part or all of this policy for one or more of the following reasons:

1. you do not pay the premium when it is due;
2. you, any member of your household, or any person who customarily operates an insured **auto** has had a drivers license or motor vehicle registration suspended or revoked during the policy period, and there is only one named insured or;
3. Allstate has mailed notice within the first 59 days that we do not intend to continue the policy.

If the cancellation is for non-payment of premium, we will mail you notice at least 10 days before the cancellation takes effect. If the cancellation is for any of the other reasons stated above, we will mail notice to you at least 30 days before the cancellation takes effect.

Our mailing the notice of cancellation to you at your last mailing address known to us shall be sufficient proof of receipt of notice. Coverage under this policy will terminate on the effective date and hour stated on the cancellation notice. Your return premium, if any, will be calculated on a pro rata basis and refunded at the time of cancellation or as soon as possible. We will refund amounts under $2.00 only upon your request. However, refund of unearned premium is not a condition of cancellation.

G. The **Loss Reduction Items** provision is replaced by the following:

**Loss Reduction And Other Items**
From time to time and at our sole discretion:
1. **we** may provide you, or allow others to provide you, with:
   a) items, memberships, special offers, merchandise, points, rewards, airline miles, services, classes, seminars, or other things of value designed to help you or other persons insured under this policy manage the risks you or they face, including, but not limited to, loss reduction or safety-related items; or
   b) items, memberships, special offers, merchandise, points, rewards, airline miles, services, classes, seminars, or things of any other type that we think may be of value to you or someone else insured under this policy.
2. **we** may make, or allow others to make, one or more of the following: charitable contributions, donations, or gifts.

These items, memberships, special offers, merchandise, points, rewards, airline miles, services, classes, seminars, charitable contributions, donations, gifts, or other things of value may be provided in any form, including, but not limited to, redemption codes, coupons, vouchers, and gift cards.

H. In **Part I—General** the following provisions are added:

**Notice**

Your notice to an authorized **Allstate** agent shall be deemed to be notice to **us**.

**Conditional Reinstatement**

If we mail a cancellation notice because you did not pay the required premium when due and you then tender payment by check, draft, or other remittance which is not honored upon presentation, your policy will terminate on the date and time shown on the cancellation notice and any notice we issue which waives the cancellation or reinstates coverage is void. This means that **Allstate** will not be liable under this policy for claims or damages after the date and time indicated on the cancellation notice.

**Missouri Guaranty Association**

Missouri law requires us to inform you that the Missouri Property and Casualty Insurance Guaranty Association does not cover policyholder claims of insolvent insurers exceeding $300,000.

The Missouri Property and Casualty Insurance Guaranty Association Act contains the following limitations:

1. Claims covered by the Act do not include a claim by or against an insured of an insolvent insurer if that insured has a net worth of $25 million on the date the insurer becomes insolvent.

2. The Associations’ obligation includes only the amount of each covered claim which is greater than $100 and less than $300,000. However 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.

III. In **Part 2—Protection Against Loss To The Auto** the following changes are made:

A. The **Auto Collision Insurance** provision is replaced by the following:

**Auto Collision Insurance—Coverage DD**

If a premium is shown on the Policy Declarations for Auto Collision Insurance, **Allstate** will pay for direct and accidental loss to an **insured auto** (including insured loss to an attached trailer) from a collision with another object or by upset of that **auto** or trailer.

B. Under **Auto Comprehensive Insurance** the following sentence is added to the first paragraph:

Plastic or other materials used by the manufacturer as substitutes for glass will also be considered glass.

C. The **Rental Reimbursement Coverage** provision is replaced by the following:

**Rental Reimbursement Coverage—Coverage UU**

If a premium is shown on the Policy Declarations for Rental Reimbursement Coverage, and if you have an **auto** accident, or the entire **insured auto** is stolen, **Allstate** will reimburse you for your cost of renting an **auto** from a rental agency or garage. We will not pay more than the dollar amount per day shown on the Policy Declarations.

If an **insured auto** is disabled by a collision or comprehensive loss, coverage starts the day of the loss. If the entire **insured auto** is stolen, coverage begins the day you report the theft to us. If an **insured auto** is driveable, coverage starts the day the **auto** is taken to the garage for repairs.

Coverage ends when whichever of the following occurs first:
1. if an insured auto is disabled by a collision or comprehensive loss, completion of the repairs or replacement of the auto;

2. if an insured auto is stolen, when we offer settlement or your auto is returned to use; or

3. thirty full days of coverage.

D. The following Coverage Agreements are added:

**Lease Or Loan Gap Coverage—Coverage LG**
If a premium is shown on the Policy Declarations for Lease Or Loan Gap Coverage, and if the amount you owe under the terms of the auto lease or loan agreement on your auto exceeds the actual cash value of the auto, Allstate will pay the difference between these amounts in the event of a total loss due to physical damage or theft of that auto. We may pay you and the lessor or lienholder named on the Policy Declarations.

Lease Or Loan Gap Coverage applies only if you have both Auto Collision and Comprehensive Insurance in effect under this policy and the loss is covered under either coverage. This coverage applies only to the original lease or loan written on your auto and applies only if your auto was not previously titled. If, according to the information you have given us, the lease or loan ends during the policy period, we will stop this coverage at the end of that policy period. However, you must tell us if you want this coverage to end at an earlier date.

**Repair Or Replacement Cost Coverage—Coverage RC**
It will be Allstate’s option to pay to repair or replace the auto to which Coverage RC applies as shown on the Policy Declarations for a covered loss if you have purchased both Auto Collision Insurance and Auto Comprehensive Insurance and either coverage is applicable to the loss.

This coverage will continue until the first policy renewal after the coverage has been in effect for three years. Repair Or Replacement Cost Coverage does not automatically transfer to any replacement auto or additional auto acquired during the policy period. This coverage does not apply to any other vehicle, including, but not limited to, additional autos, replacement autos, or substitute autos.

E. Under Additional Payments Allstate Will Make paragraphs 2 and 3 are deleted.

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

1. Exclusion 1 is replaced by the following:

   Property damage intended by, or reasonably expected to result from the intentional or criminal acts or omissions of, an insured person. This exclusion applies even if:

   a. such insured person lacks the mental capacity to control or govern his or her own conduct;

   b. such insured person is temporarily insane or temporarily lacks the mental capacity to control or govern his or her conduct or is temporarily unable to form any intent to cause property damage;

   c. such property damage is of a different kind or degree than intended or reasonably expected; or

   d. such property damage is sustained by a different person than intended or reasonably expected.

   This exclusion applies regardless of whether an insured person is actually charged with, or convicted of, a crime.

   This exclusion precludes coverage for all insured persons under the policy regardless of whether the person seeking coverage participated in any way in the intentional or criminal acts or omissions.

2. Exclusion number 2 is replaced by the following:

   Property damage arising out of participation in a prearranged, organized, or spontaneous:

   a. racing contest,
   b. speed contest, or
   c. use of an auto at a track or course designed or used for racing or high performance driving,
or in practice or preparation for any contest or use of this type.

3. The following exclusions are added:
   
   14. confiscation or seizure by a government authority.
   
   15. loss due to conversion or embezzlement by any person who has the vehicle due to any rental, lease, lien or sales agreement.
   
   16. any device that is designed for the detection of radar.
   
   17. any damage or loss to any non-owned auto with more than four wheels.
   
   18. loss to any custom part or equipment designed for racing which is installed in or upon your insured auto. This includes, but is not limited to, nitrous oxide systems, roll cages, and air intake modifications.

G. In Part 2—Protection Against Loss To The Auto the following provisions are added:

   **No Benefit To Bailee**

   This insurance will not benefit any person or organization who may be caring for or handling your property for a fee.

   **Loss Payable Clause**

   If a lienholder is shown on the Policy Declarations, we may pay loss under this policy to you and to the lienholder as its interest may appear. The lienholder’s interest will not be voided by:

   1. any act or neglect of the owner of the auto; or
   
   2. any change in title or ownership of the auto if the lienholder notifies us within 10 days.

   If you do not pay the premium when due, the lienholder must, at our request, pay the premium; otherwise we may cancel this policy.

   The lienholder must notify us of any known increase in hazard. The lienholder must pay, at

   our request, the premium for any increase in hazard; otherwise this policy will be void.

   **H. The Limits Of Liability**

   Allstate’s limit of liability is the least of:

   1. the actual cash value of the property or damaged part of the property at the time of loss, which may include a deduction for depreciation; or
   
   2. the cost to repair or replace the property or part to its physical condition at the time of loss using parts produced by or for the vehicle’s manufacturer, or parts from other sources, including, but not limited to, non-original
equipment manufacturers, subject to applicable state laws and regulations; or

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

Any applicable deductible amount is then subtracted.

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

The maximum Allstate will pay for a covered loss to any custom parts or equipment is $1000, unless otherwise excluded.

An auto and attached trailer are considered separate autos, and you must pay the deductible, if any, on each. Only one deductible will apply to an auto with a mounted camper unit. If unmounted, a separate deductible will apply to the auto and camper unit.

When more than one coverage is applicable to the loss, you may recover under the broadest coverage but not both. However, Coverage ZA, if purchased, will provide coverage in excess of the limit for loss to sound systems provided under Coverage HH.

Limit Of Liability Under Lease Or Loan Gap Coverage
If the Policy Declarations indicates a premium charge for Lease Or Loan Gap Coverage (Coverage LG), our limit of liability with respect to that coverage is the amount you owe under the terms of the auto lease or loan agreement to which the auto described on the Policy Declarations page is subject. The amount payable will be reduced by:

1. overdue payments and the financial penalties associated with those payments;

2. the transfer or rollover of a previous outstanding lease or loan balance from another vehicle to the original lease or loan for the auto described on the Policy Declarations;

3. the dollar amount of unrepaired damage which occurred prior to the total loss of your auto, and,

4. all refunds paid or payable to you as a result of the early termination of the lease or loan agreement or, to the extent financed, as a result of the early termination of any warranty or extended service agreement on your auto.

Limits Of Liability Under Repair Or Replacement Cost Coverage
Our limit of liability for a covered loss will be as follows:

We will pay to repair or replace the auto to which Coverage RC applies as shown on the Policy Declarations for a covered loss, subject to the applicable Auto Collision Insurance or Auto Comprehensive Insurance deductible, but without a deduction for depreciation.

However, the most we will pay for the loss will be the lesser of the:

a. cost of repair or replacement of the property or part using parts manufactured by or for the vehicle’s manufacturer or parts from other sources, including, but not limited to, non-original equipment manufacturers as permitted by state laws and regulations.

b. cost of a new auto of the same make and model with the same equipment. If an auto of the same make and model with the same equipment is not available, the new auto must be of similar size, class, body type and equipment. A new auto is an auto that has not been previously titled and is of the latest model year available at the time of the loss.

We reserve the right to repair or to replace the damaged property, or to pay for the loss in money.

The maximum Allstate will pay for a covered loss to any custom parts or equipment is $1000, unless otherwise excluded.

This coverage does not apply to loss caused by fire, theft, larceny or flood.

All other provisions of this policy apply.
In no event shall an insured person be entitled to recover under both Repair Or Replacement Cost Coverage and Auto Collision Insurance, or Repair Or Replacement Cost Coverage and Auto Comprehensive Insurance.

I. Under **If There Is Other Insurance** the following sentence is added to the end:

Lease Or Loan Gap Coverage is excess over any other collectible insurance.

All other policy terms and conditions apply.