

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

## **Missouri Amendatory Endorsement - AIU420**

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This endorsement amends and supersedes the applicable policy provisions of the Missouri Allstate Indemnity Motorcycle Policy and the Missouri Allstate Indemnity Motor Home Policy. It is agreed that the policy is amended as follows:

### **General Provisions**

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** don't pay the premium when it's due;
2. **you**, any member of **your** household, or any person who customarily operates an insured vehicle has had a drivers license or motor vehicle registration suspended or revoked during the policy period; or
3. **Allstate** has mailed notice within the first 59 days that **we** don't 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 using the rules, rates, and forms in effect, and on file if required, for **our** use in **your**

state. Any refund will be sent 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.

### **Part 3, Uninsured Motorists Insurance**

- A. In Section A, Uninsured Motorists Insurance-Coverage SS, the provision entitled "Non-Duplication Of Benefits" is replaced by the following:

#### **Non-Duplication Of Benefits**

No injured person will recover duplicate benefits for the same elements of loss under this or any other uninsured motorists insurance, including approved plans of self-insurance.

- B. In Section B, Underinsured Motorists Insurance-Coverage SU, the following provision is added:

#### **Non-Duplication Of Benefits**

No injured person will recover duplicate benefits for the same elements of loss under this or any other underinsured motorists insurance, including approved plans of self-insurance.