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

Missouri Amendatory Endorsement Motor Home–AIU631-1

I. In the General section, the following provisions are added:

Conditional Reinstatement
If we mail a cancellation notice because you didn’t pay the required premium when due, your policy will terminate on the date and time shown on the cancellation notice. If you tender payment by check, draft, or other remittance after cancellation of the policy, and the check, draft, or other remittance is honored, your policy will reinstate, with a lapse in coverage, on the date such payment is accepted by Allstate. This means that Allstate will not be liable under this policy for claims or damages that occur after the date and time indicated on the cancellation notice and before the date and time indicated on the reinstatement notice.

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 motor home, a covered motor home accident, or any other occurrence for which coverage applies under this policy happens outside Missouri, claims or disputes regarding that covered loss to the motor home, covered motor home accident, or other covered occurrence may also be brought in the judicial district where that covered loss to the motor home, covered motor home 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.

II. In Part 1, Motor Home Liability Insurance Bodily Injury–Coverage AA Property Damage–Coverage BB, under Exclusions—What Is Not Covered, exclusion 10 is replaced by the following:

10. bodily injury or property damage arising out of the participation in any prearranged, organized, or spontaneous:
   a. racing contest,
   b. speed contest, or
   c. use of a motor home 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.

III. In Part 2, Motor Home Medical Payments Coverage CC, under Exclusions—What Is Not Covered, exclusion 6 is replaced by the following:

6. any person arising out of the participation in any prearranged, organized, or spontaneous:
   a. racing contest,
   b. speed contest, or
   c. use of a motor home 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.
IV. In **Part 3, Uninsured Motorists Insurance** the following changes are made:

A. In **Section A—Uninsured Motorists Insurance—Coverage SS**, under **Exclusions—What Is Not Covered**, exclusion 4 is added:

4. bodily injury or property damage arising out of the participation in any prearranged, organized, or spontaneous:
   a. racing contest,
   b. speed contest, or
   c. use of a **motor home** 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.

B. In **Section B—Underinsured Motorists Insurance—Coverage SU**, under **Exclusions—What Is Not Covered**, exclusion 4 is added:

4. bodily injury or property damage arising out of the participation in any prearranged, organized, or spontaneous:
   a. racing contest,
   b. speed contest, or
   c. use of a **motor home** 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.

V. In **Part 4, Protection Against Loss To The Motor Home** the following changes are made:

A. **Motor Home Comprehensive Insurance—Coverage HH** is replaced by the following:

**Motor Home Comprehensive Insurance—Coverage HH**

*Allstate* will pay for direct and accidental loss to your insured **motor home** or a non-owned **motor home** not caused by collision. Loss caused by missiles, falling objects, fire, theft or larceny, explosion, earthquake, windstorm, hail, water, flood, malicious mischief or vandalism, and riot or civil commotion is covered. Glass breakage, whether or not caused by collision, and collision with a bird or animal is covered.

The deductible amount will not be subtracted from the loss payment for loss to the windshield of your insured **motor home** or a non-owned **motor home**.

By agreement between you and *Allstate*, the deductible will not be subtracted from a glass breakage loss if the glass is repaired rather than replaced.

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

1. Exclusion 12 is replaced by the following:

12. loss or damage arising out of the participation in a prearranged, organized, or spontaneous:
   a. racing contest,
   b. speed contest, or
   c. use of a **motor home** 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.

2. Exclusion 14 is replaced by the following:

14. loss to television and radio antennas, awnings, cabanas, or equipment designed to create additional living facilities if they are not permanently attached to your **motor home** or **travel trailer** unless you have purchased additional coverage for these items under Coverage HC and the loss is caused by a covered peril.

C. The **Limits Of Liability** provision is replaced by the following:

*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.

A motor home and attached trailer are considered separate motor homes, and you must pay the deductible, if any, on each.

All other policy terms and conditions apply.