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

Missouri
Domestic Abuse Endorsement –
AU10579

The following condition has been added to your policy:

“Domestic abuse” as used in this provision is the
occurrence of stalking or one or more of the following acts
between family or household members:
1) attempting to cause or intentionally or knowingly
causing bodily injury or physical harm;
2) knowingly engaging in a course of conduct or
repeatedly committing acts toward another person
under circumstances that place the person in
reasonable fear of bodily injury or physical harm; or
3) knowingly committing forcible rape, sexual assault or
forcible sodomy, as defined in Missouri Revised
Statutes Chapter 566, as amended.

An “innocent coinsured” as used in this provision is an
insured who did not cooperate in or contribute to the
creation of a property loss and the loss arose out of a
pattern of domestic violence.

In cases of domestic abuse, if an innocent coinsured files a
police report and 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
committing the act causing the loss, then we will not deny
payment to an innocent coinsured on a property loss claim
due to any policy provision that excludes coverage for
intentional acts. Payment to the innocent coinsured may
be limited to such innocent coinsured’s ownership interest
in the property as reduced by any payment to a mortgagee
or other secured interest; however, we will not be required
to make any subsequent payment to any other insured for
the part of any loss for which the innocent coinsured has
received payment. We have all rights of subrogation to
recover against the perpetrator of the loss when making
payment to an insured.

All other policy terms and conditions apply.