

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

## Missouri Renewal Offer Guarantee Endorsement - AU14098

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When the declarations page indicates that the **Renewal Offer Guarantee Endorsement** applies, **your** policy is amended as follows:

- A. In the **General** section of **your** policy, the following provision is added:

### Renewal

Prior to the expiration of each policy period during which the declarations page indicates that the Renewal Offer Guarantee Endorsement applies, **Allstate** will offer to **you** the opportunity to renew this policy. **Allstate** will offer to renew this policy with such coverages, policy terms, conditions, limits of liability, deductibles and premiums as **Allstate**, in its discretion, elects to include in the offer of renewal to **you** on the date that the renewal offer is processed by **us**. **You** may elect to accept **our** renewal offer by complying with the terms and conditions of the offer and all applicable policy terms and conditions, including those relating to premium payment.

As a condition of **our** offer to renew this policy, **Allstate** may, at its discretion and as permitted by law, require that any operator added to **your** policy after the Renewal Offer Guarantee Endorsement was first made a part of **your** policy be excluded from coverage under the policy.

If, at the time we offer **you** the opportunity to renew this policy, **Allstate** has ceased to offer a Renewal Offer Guarantee Endorsement in Missouri, **we** will notify **you** that the renewal policy **we** are offering will not include a Renewal Offer Guarantee Endorsement.

**We** are not required to offer to **you** the opportunity to renew this policy if this policy is cancelled pursuant to the Cancellation provision of this policy or if:

1. **we** intend to discontinue writing motor home insurance in Missouri;

2. **you** no longer reside in Missouri or the vehicles **you** insure under this policy are no longer principally garaged in Missouri;
3. renewal of this policy would violate any law or regulation;
4. **you** obtained this policy through an independent agent or agency, and the relationship between **Allstate** and that independent agent or agency is discontinued; or
5. **you** or any member of **your** household who operates a **motor vehicle**:
  - a. has had his or her drivers license suspended or revoked or otherwise fails to maintain a valid drivers license; or
  - b. is convicted of driving while under the influence of alcohol or drugs, leaving the scene of an accident or any other violation considered to be a major violation as described in **our** rules that are in effect and on file (if required) for **our** use in Missouri.

If any of the items numbered 1 through 5 above apply, or if the declarations page does not indicate that the Renewal Offer Guarantee Endorsement applies, **we** may nonrenew this policy. If **we** intend to nonrenew this policy, **we** will mail notice to **you** at least 30 days before the end of the policy period. **Our** mailing of notice of nonrenewal to **you** at **your** last mailing address known to **us** shall be deemed proof of notice.

- B. In the **General** section of **your** policy, the provision titled **Non-Renewal** is deleted.

All other policy terms and conditions apply.