

Policy Endorsement

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

This Endorsement Changes Your Policy— Keep It With Your Policy

Missouri Guaranty Association Endorsement — AU2294

Missouri law requires us to inform you that the Missouri Property and Casualty Guarantee 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.