



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**MISSOURI PROPERTY AND CASUALTY INSURANCE
GUARANTY ASSOCIATION NOTIFICATION OF
COVERAGE LIMITATIONS**

**HOMEOWNERS
HO 23 93 08 92**

- A.** Subject to the provisions of the Missouri Property and Casualty Insurance Guaranty Association Act (to be referred to as the Act), if we are a member of the Missouri Property and Casualty Insurance Guaranty Association (to be referred to as the Association), the Association will pay claims covered under the Act if we become insolvent.
- B.** Missouri law requires that this endorsement be attached to all policies that exceed the limitations of coverage provided under the Act. These limitations are shown in paragraph **C.** below.

C. LIMITATIONS OF COVERAGE

The Act contains various exclusions, conditions and limitations that govern a claimant's eligibility to collect payment from the Association and affect the amount of any payment. The following limitations apply subject to all other provisions of the Act:

1. Claims covered by the Association do not include a claim by or against an "insured" of an insolvent insurer, if that "insured" has a net worth of more than \$25 million on the date we become insolvent.
2. Payments made by the Association for covered claims will include only that amount of each claim which is:
 - a. In excess of \$100; and
 - b. Less than \$300,000.However, the Association will not:
 - a. Pay an amount in excess of the applicable limit of liability of the policy from which a claim arises; or
 - b. Return any unearned premium to an "insured" in excess of \$10,000.

These limitations have no effect on the coverage we will provide under this policy.

All other provisions of this policy apply.