

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

**CONDITIONS FOR VEHICLES COVERED  
UNDER A REPORTING FORM SCHEDULE – MISSOURI**

**DEFINITIONS**

The definition of “your covered auto” is replaced by the following:

“Your covered auto” means:

1. Any “antique vehicle” or “classic vehicle” shown in the Reporting Form Schedule.
2. Any “antique vehicle” or “classic vehicle” on the date you became owner during the policy period, provided that:
  - a. It is not a “regular use vehicle”;
  - b. You ask us to insure it no later than the next scheduled reporting date; and
  - c. We insure all of your collector vehicles.

However, “your covered auto does not include “your camper trailer”.

**PART D – COVERAGE FOR DAMAGE TO YOUR COVERED AUTO**

The **Limit of Liability** provision in AC 001 MO is replaced by the following:

**LIMIT OF LIABILITY**

- A. We will pay the limit shown under the Reporting Form Schedule for the applicable vehicle, which is agreed to be the Guaranteed Value® of “your covered auto”, in case of a total loss or “constructive total loss”. This is the most we will pay for a loss in any one accident, inclusive of all fees, taxes or any other amounts. Our payment will not include an amount for sales tax for the damaged or stolen property, however we will provide you with a certification, as described in MO. REV. STAT. § 144.027.
- B. For all other loss or damage to “your covered auto”, we will pay the amount necessary to repair or replace the property, whichever is less, provided you actually repair or replace the property, with similar kind and quality, without regard to depreciation or betterment, but we will not pay more than the Guaranteed Value® per vehicle shown in the Reporting Form Schedule.
- C. Until a vehicle is reported to the company, the limit for that vehicle will be the lesser of the following:
  1. The purchase price;
  2. The verifiable value;
  3. The highest limit of coverage available for any one vehicle already insured under the policy; or
  4. \$5,000,000.

All other policy provisions apply.