

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY.

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

Under Definitions, Definition I. is deleted and replaced by the following:

DEFINITIONS

I. "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. You ask us to insure it no later than the next scheduled reporting date: and
 - b. We insure all of your collector vehicles.

Under Part D - Coverage For Damage To Your Covered Auto, the Limit of Liability Provision is deleted and replaced by the following:

LIMIT OF LIABILITY

- A. We will pay the limit shown under the Reporting Form Schedule for each scheduled vehicle, which is agreed to be the 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 agreed limit 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:
 - a. The purchase price;
 - b. The market value;
 - c. The maximum value for any one vehicle stated on the Classic Automobile Insurance Declarations Page.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.

All other policy provisions apply.