

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

CONDITIONS FOR VEHICLES COVERED UNDER A REPORTING FORM SCHEDULE – MISSOURI

For the purposes of vehicles under a **Reporting Form Schedule**, the following changes are made.

If this endorsement is attached to your policy, all references to Declarations include the **Reporting Form Schedule**.

DEFINITIONS

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

“Your covered auto” means:

1. Any vehicle shown in the Declarations.
2. Any 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 vehicles that are not “regular use 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 is replaced by the following:

LIMIT OF LIABILITY

- A. In the event of a total loss or “constructive total loss”, we will pay the “Guaranteed Value®” shown in the Declarations for the applicable scheduled vehicle. 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, with similar kind and quality, without regard to depreciation or betterment, but we will not pay more than the “Guaranteed Value®” for the applicable vehicle shown in the Declarations. We will not pay for any unrepaired damage for which we have previously made payment under this policy.
- 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; or
 3. The maximum “Guaranteed Value®” for any one vehicle shown in the Declarations.

All other policy provisions apply.