

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UNINSURED MOTORISTS COVERAGE – MISSOURI

With respect to the coverage provided by this endorsement, the provisions of the Policy apply unless modified by the endorsement.

I. Part C – Uninsured Motorists Coverage

Part C is replaced by the following:

Insuring Agreement

A. We will pay compensatory damages which an "insured" is legally entitled to recover from the owner or operator of an "uninsured motor vehicle" because of "bodily injury":

1. Sustained by an "insured"; and
2. Caused by an "accident".

The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the "uninsured motor vehicle".

No judgment for damages arising out of a suit brought against the owner or operator of an "uninsured motor vehicle" is binding on us unless we:

1. Received reasonable notice of the pendency of the suit resulting in the judgment; and
2. Had a reasonable opportunity to protect our interests in the suit.

B. "Accident" as used in this Part includes continuous or repeated exposure to the same conditions resulting in "bodily injury" or "property damage".

C. "Insured" as used in this Part means:

1. You.
2. Any "family member" who does not own an auto.
3. Any "family member" who owns an auto, but only while "occupying" "your covered auto".
4. Any other person "occupying" "your covered auto".
5. Any person for damages that person is entitled to recover because of "bodily injury" to which this coverage applies sustained by a person described in 1., 2., 3. or 4. above.

D. "Uninsured motor vehicle" means a land motor vehicle or trailer of any type:

1. To which no bodily injury liability bond or policy applies at the time of the "accident".
2. To which a bodily injury liability bond or policy applies at the time of the "accident". In this case its limit for bodily injury liability must be less than the minimum limit for bodily injury liability specified by the financial responsibility law of Missouri.
3. Which is a hit-and-run vehicle whose operator or owner cannot be identified and which hits or which causes an "accident" resulting in "bodily injury" without hitting:
 - a. You or any "family member";
 - b. A vehicle which you or any "family member" is "occupying"; or
 - c. "Your covered auto".

If there is no physical contact with the hit-and-run vehicle the facts of the "accident" must be proved. We may request supporting evidence other than the testimony of a person making a claim under this or any similar coverage to support the validity of such claim.

4. To which a bodily injury liability bond or policy applies at the time of the "accident" but the bonding or insuring company:
 - a. Denies coverage; or
 - b. Is or becomes insolvent within two years of the date of the "accident".

However, "uninsured motor vehicle" does not include any vehicle or equipment:

1. Owned by or furnished or available for the regular use of you or any "family member" to the extent that the limits of liability for this coverage exceed the minimum limits of liability required by the financial responsibility law of Missouri.
2. Owned or operated by a self-insurer under any applicable motor vehicle law, except a self-insurer which is or becomes insolvent.
3. Operated on rails or crawler treads.

4. Designed mainly for use off public roads while not on public roads.
5. While located for use as a residence or premises.

Exclusions

- A.** We do not provide Uninsured Motorists Coverage for "bodily injury" sustained by a "family member" who does not own an auto while "occupying", or when struck by, any motor vehicle you own which is insured for this coverage on a primary basis under any other policy.
- B.** We do not provide Uninsured Motorists Coverage for "bodily injury" sustained by any "insured":
1. If that "insured" or the legal representative settles the "bodily injury" claim and such settlement prejudices our right to recover payment to the extent that the limits of liability for this coverage exceed the minimum limits of liability required by the financial responsibility law of Missouri.
 2. While "occupying" "your covered auto" when it is being used as a public or livery conveyance. This exclusion (**B.2.**) does not apply to a share-the-expense car pool.
 3. Using a vehicle without a reasonable belief that that "insured" is entitled to do so. This exclusion (**B.3.**) does not apply to a "family member" using "your covered auto" which is owned by you.
- C.** This coverage shall not apply directly or indirectly to benefit any insurer or self-insurer under any of the following or similar law:
1. Workers' compensation law; or
 2. Disability benefits law.
- D.** We do not provide Uninsured Motorists Coverage for punitive or exemplary damages.

Limit Of Liability

- A.** If "bodily injury" is sustained in an "accident" by you or any "family member":
1. Our maximum limit of liability for all damages, including damages for care, loss of services or death, arising out of "bodily injury" sustained by any one person in any such "accident" is the sum of the Limits Of Liability shown in the Declarations for each person for Uninsured Motorists Coverage.

2. Subject to the maximum limit for each person described in **A.1.** above, our maximum limit of liability for all damages arising out of "bodily injury" resulting from any one "accident" is the sum of the Limits Of Liability shown in the Declarations for each "accident" for Uninsured Motorists Coverage.
3. Subject to the maximum limits of liability set forth in **1.** and **2.** above:
 - a. The most we will pay for "bodily injury" sustained in such "accident" by an "insured" other than you or any "family member" is that "insured's" pro rata share of the each person or each "accident" Limit Of Liability shown in the Declarations applicable to the vehicle that "insured" was "occupying" at the time of the "accident"; and
 - b. You or any "family member" who sustains "bodily injury" in such "accident" will also be entitled to a pro rata share of the each person or each "accident" limit described in **3.a.** above.

A person's pro rata share shall be the proportion that that person's damages bears to the total damages sustained by all "insureds".

The maximum limit of liability is the most we will pay regardless of the number of:

1. "Insureds";
 2. Claims made;
 3. Vehicles or premiums shown in the Declarations; or
 4. Vehicles involved in the "accident".
- B.** If "bodily injury" is sustained by any "insured" other than you or any "family member" in an "accident" in which neither you nor any "family member" sustained "bodily injury":
1. The Limit Of Liability shown in the Declarations for each person for Uninsured Motorists Coverage applicable to the "your covered auto" the "insured" was "occupying" at the time of the "accident" is our maximum limit of liability for all damages, including damages for care, loss of services or death, arising out of "bodily injury" sustained by any one person in any such "accident".

2. Subject to this maximum limit for each person described in **B.1.** above, the Limit Of Liability shown in the Declarations for each "accident" for Uninsured Motorists Coverage applicable to the "your covered auto" the "insured" was "occupying" at the time of the "accident" is our maximum limit of liability for all damages for "bodily injury" resulting from any such "accident".

This is the most we will pay regardless of the number of:

1. "Insureds";
 2. Claims made;
 3. Vehicles or premiums shown in the Declarations; or
 4. Vehicles involved in the "accident".
- C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and:
1. Part **A** of this Policy; or
 2. Any Underinsured Motorists Coverage provided by this Policy.
- D. We will not make a duplicate payment under this coverage for any element of loss for which payment has been made by or on behalf of persons or organizations who may be legally responsible. This includes all sums paid under Part **A** but does not include any amounts paid or payable under:
1. Part **B**; or
 2. Any workers' compensation law, disability benefits law or similar law.

Other Insurance

If there is other applicable insurance similar to the insurance provided under this Part of the Policy, we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide with respect to a vehicle you do not own, including any vehicle while used as a temporary substitute for "your covered auto", shall be excess over any other collectible insurance, similar to the insurance provided under this Part of the Policy.

Arbitration

- A. If we and an "insured" do not agree:
1. Whether that "insured" is legally entitled to recover damages; or
 2. As to the amount of damages which are recoverable by that "insured";

from the owner or operator of an "uninsured motor vehicle", then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated.

Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction.

B. Each party will:

1. Pay the expenses it incurs; and
2. Bear the expenses of the third arbitrator equally.

C. Unless both parties agree otherwise, arbitration will take place in the county in which the "insured" lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by at least two of the arbitrators will be binding as to:

1. Whether the "insured" is legally entitled to recover damages; and
2. The amount of damages.

II. Part F – General Provisions

The **Two Or More Auto Policies** Provision is replaced by the following:

Two Or More Auto Policies

1. This provision does not apply to **Uninsured Motorists Coverage**.
2. No one will be entitled to receive duplicate payments for the same elements of loss under Uninsured Motorists Coverage.