



SAMPLE DOCUMENT

**MISSOURI  
PERSONAL  
AUTO POLICY**

**Automobile Club  
Inter-Insurance Exchange  
12901 North Forty Drive  
St. Louis, Missouri 63141  
(314) 523-7350**

*A Reciprocal Insurance Exchange*

SAMPLE DOCUMENT

**READ *YOUR* POLICY CAREFULLY**

**This policy is the legal contract between *you* and *us*. It is written in easy to read and understand language.**

**MISSOURI**

**TABLE OF CONTENTS**

<b>TO OUR POLICYHOLDER</b>	1
<b>AGREEMENT</b>	1
<b>DEFINITIONS</b>	1
<b>PART I – LIABILITY</b>	
<b>COVERAGE A – BODILY INJURY</b>	
<b>COVERAGE B – PROPERTY DAMAGE</b>	
Insuring Agreement	6
Supplementary Payments	7
Persons Insured	8
What is Not Covered – Exclusions	9
Limits of Liability	13
Out of State Coverage	14
Financial Responsibility	15
Other Insurance	15
<b>PART II – EXPENSES FOR MEDICAL SERVICES</b>	
<b>COVERAGE C – MEDICAL PAYMENTS</b>	
<b>COVERAGE D – EXCESS MEDICAL PAYMENTS</b>	
<b>COVERAGE P – ACCIDENTAL DEATH, DISMEMBERMENT</b>	
Insuring Agreement – Coverage C	15
Persons Insured – Coverage C	16
What is Not Covered – Exclusions – Coverage C	16
Limits of Liability – Coverage C	19
Other Insurance – Coverage C	19
Payment of Claims – Coverage C	19
Insuring Agreement – Coverage D	20
Persons Insured – Coverage D	20
What is Not Covered – Exclusions – Coverage D	21
Limits of Liability – Coverage D	23
Other Insurance – Coverage D	24
Payment of Claims – Coverage D	24
Insuring Agreement – Coverage P	25
Persons Insured – Coverage P	25
Additional Definition – Coverage P	25

What is Not Covered – Exclusions – Coverage P	25
Limits of Liability – Coverage P	26
Payment of Benefits – Coverage P	27

### **PART III – UNINSURED MOTORISTS COVERAGE**

#### **COVERAGE E – UNINSURED MOTORISTS**

##### **COVERAGE – BODILY INJURY**

Insuring Agreement	28
Persons Insured	28
Additional Definitions	28
What is Not Covered – Exclusions	30
Limits of Liability	31
Other Insurance	32

### **PART IV – UNDERINSURED MOTORISTS**

#### **COVERAGE**

#### **COVERAGE F – UNDERINSURED MOTORISTS**

##### **COVERAGE – BODILY INJURY**

Insuring Agreement	33
Persons Insured	33
Additional Definitions	33
What is Not Covered – Exclusions	34
Limits of Liability	35
Other Insurance	37

### **PART V – PHYSICAL DAMAGE**

#### **COVERAGE G – COMPREHENSIVE**

#### **COVERAGE H – COLLISION**

#### **COVERAGE J – RENTAL REIMBURSEMENT**

Insuring Agreement – Coverages G and H	38
Additional Payments – Coverages G and H	38
Insuring Agreement – Coverage J	39
What is Not Covered – Exclusions	39
Limits of Liability – Coverages G and H	43
Limits of Liability – Coverage J	44
No Benefit to Bailee	44
Other Insurance	45
Appraisal – Coverages G and H	45
Payment of Loss – Coverage G and H	46

**PART VI – YOUR DUTIES AFTER AN ACCIDENT  
OR LOSS**

General Duties	46
Additional Duties	47

**PART VII – GENERAL PROVISIONS**

AAA Membership Requirement	49
Authorization to Examine Driving Record	49
Bankruptcy	49
Changes and Liberalization	49
Misrepresentation or Fraud	49
No Double Recovery	50
Our Right to Recover Payment	50
Policy Period and Territory	50
Statements in the Application for Insurance	51
Subrogation	51
Suit Against Us	51
Termination	52
Terms of Policy Conformed to Statute	54
Transfer or Assignment	54
Two or More Auto Policies	55
Your Premium	55

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**TO OUR POLICYHOLDER**

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This Automobile Club Inter-Insurance Exchange policy along with the Declarations, the Application for Insurance and other endorsements, if any, is **your** complete and valid **auto** insurance contract. This is a non-assessable policy issued only to and renewed for qualified members of the American Automobile Association (AAA) and its divisions or affiliates.

If **you** have an accident or loss, no matter how slight, always report it to the nearest Auto Club representative as soon as possible. For additional information, see Part VI – **Your** Duties After an Accident or Loss in this policy.

Automobile Club Inter-Insurance Exchange

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**AGREEMENT**

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**We** will provide the insurance **you** have selected in return for the premium due **us** and **your** compliance with all policy provisions. **Your** declarations page shows the policy period, **your insured autos**, the coverages and limits **you** have chosen and **your** premium. Insurance under this policy is provided only for the coverages for which a premium is shown in the declarations page. The declarations page is part of this policy.

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**DEFINITIONS**

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Throughout this policy, certain words and phrases have a defined meaning when printed in **bold italic** type.

**We, us, or our** refers to the Automobile Club Inter-Insurance Exchange.

**You or your** refers to the named insured shown in the declarations page and the named insured's spouse, if domiciled in the same household.

**Auto** – means a motor vehicle with four or more wheels:

1. whether operable or not;
2. designed and licensed for **use** mainly on public roads; and
3. with the primary purpose of transporting **persons** or property.

**Auto accident** - means an accident arising out of the ownership or **use** of an **auto** or **trailer**.

**Auto business** – means to be employed or otherwise engaged in the **business** of selling, repairing, servicing, delivering, testing, road testing, parking or storing motor vehicles or **trailers**.

**Bodily injury** – means bodily harm, sickness or disease, including death that results.

**Business** – means commercial enterprise, trade, profession or occupation.

**Collision** – means:

1. contact between an **auto** and another object;  
or
2. upset of an **auto**.

**Compensation law** – means any law under which benefits are paid to a **person** as compensation for the effects of **bodily injury**, without regard to fault, because of that **person's** status as an employee or beneficiary. It includes, but is not limited to, workers' compensation laws, disability laws, the Federal Employers' Liability Act and the Jones Act.

**Comprehensive** – means direct and accidental loss to **your insured auto** or a **non-owned auto**, except loss caused by **collision**. Loss caused by, but not limited to, the following are considered **comprehensive** not **collision**:

1. missiles or falling objects;
2. fire;
3. theft or larceny;
4. explosion or earthquake;
5. windstorm;
6. hail, water or flood;
7. malicious mischief or vandalism;
8. riot or civil commotion;
9. contact with bird or animal; or
10. breakage of glass.

If breakage of glass is caused by a **collision**, you may elect to have it considered a loss caused by **collision**.

**Electronic equipment** – means any equipment that is **permanently installed** to **your insured auto** which is designed to reproduce, transmit, or receive audio, video, or data signals. **Electronic equipment** includes, but is not limited to, radios; tape and CD players; speakers; global positioning systems (GPS); television and video monitors; DVD and video players or recorders; telephones and fax machines; CB and two-way mobile radios; and any parts or components of any of these.

**Household member** – means a **person** who is domiciled in **your** household.

**Non-owned auto** – means a **private passenger auto** or **trailer** not:

1. owned by;
2. registered or leased in the name of; or
3. furnished or available for regular **use** to;

**you** or a **household member** or any other **person** domiciled in **your** household while in the care, custody, control or charge of **you** or a **household member** or any other **person** domiciled in **your** household.

A **temporary substitute auto** is not considered a **non-owned auto**.

**Occupying, occupied** or **occupancy** – means being in or upon, getting in, on, out, upon or off.

**Permanently installed** – means installed in such a way as to require the **use** of hand tools to remove.

**Person** – means a living human being.

**Private passenger auto** – means:

1. an **auto** with 4 wheels of the private passenger type,
2. a motor home with 4 or more wheels, or
3. a pickup or van type **auto** with a rated load capacity of 2,000 pounds or less.

**Property damage** – means injury to or destruction of tangible property, and includes any resulting loss of **use**.

**Punitive damages** – means amounts of money awarded or imposed to punish or to make an example of a wrongdoer and includes, but is not limited to, exemplary damages and aggravated damages.

**Temporary substitute auto** – means an **auto** or **trailer** not owned by **you**, if it replaces **your insured auto** for a short time, not to exceed 90 days. Its **use** has to be with the permission of the owner. **Your insured auto** has to be out of **use** due to its breakdown, repair, servicing, damage or loss. A **temporary substitute auto** is not considered a **non-owned auto**.

**Trailer** – means a vehicle designed to be pulled by a **private passenger auto**.

**Use, used or using** – means operating, maintaining, loading or unloading.

**Your insured auto** – means:

1. Any **auto** shown in the declarations page, while owned by **you**.
2. Any **private passenger auto** which **you** newly acquire during the policy period and which is owned solely by **you**. Coverage applies only if at the time **you** take possession of the newly acquired **private passenger auto**:
  - a. it has replaced any **auto** shown in the declarations page and title and possession of the replaced **auto** have been transferred; or
  - b. it is in addition to any **auto** shown in the declarations page and **we** insure all **private passenger autos you** then own.

A replacement **auto** as defined in a. above has the same coverage as the **auto** it replaced. An additional **auto** as defined in b. above has the same coverage as the **auto** with the most broad coverage that is shown in the declarations page.

However, **you** must ask **us** for coverage within 30 days after **you** take possession of a newly acquired **auto** insured under this provision if **you** wish:

- a. To add or continue physical damage coverage on a replacement **auto**.
- b. To insure an additional **auto**. A premium will be charged from the date **you** took possession of the additional **auto**.

If **you** fail to notify **us**, no coverage will be provided after 30 days from the time **you** take possession.

3. Any **trailer you** own. (Physical Damage Coverage does not apply until **you** have notified **us** and a premium is paid for the coverage.)
4. Any **temporary substitute auto**.
5. Any **auto you** do not own while being driven temporarily as a demonstrator **auto** provided by a duly licensed automobile dealer.

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**PART I - LIABILITY**

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**COVERAGE A – BODILY INJURY**  
**COVERAGE B – PROPERTY DAMAGE**

**INSURING AGREEMENT – PART I**

1. Subject to the Exclusions, **we** will pay damages for which any **insured** is legally liable because of **bodily injury** or **property damage** caused by an **auto accident**.

Damages do not include criminal fines, restitution orders or **punitive damages**.

2. **We** will defend any suit claiming damages covered under PART I. **We** will defend any suit even if the allegations are groundless, false or fraudulent.

Defense lawyers will be provided by **us**. If any **insured** retains a lawyer for any claim, whether or not covered under PART I, **we** will not be liable for the fees and costs charged by that lawyer and **we** may pay outside counsel a flat fee to represent **you**.

3. **We** may settle any claim or suit as **we** find appropriate.

## SUPPLEMENTARY PAYMENTS – PART I

In addition to the limits of liability for PART I, **we** will pay:

1. All settlement and defense costs **we** incur on **your** behalf.
2. Any interest on damages covered under PART I on that part of a judgment that is within **our** limit of liability, except:
  - a. if **we** offer to pay **our** limit of liability before judgment, **we** will not pay interest thereafter; or
  - b. if a judgment is rendered, **we** will not pay interest after **our** limit of liability has been paid or deposited in court.
3. Any reasonable expenses that an **insured** actually incurs at **our** request.
4. Loss of net earnings, but not other income, because of attendance at hearings, trials or depositions at **our** request.
5. Expenses an **insured** incurs for first aid to others at the time of an **auto accident** involving an **auto** insured under PART I.
6. Premiums on:
  - a. Appeal bonds or attachment bonds required in any suit **we** defend. **We** will not pay for:
    - (1) a bond in excess of the limits of liability; or
    - (2) an appeal bond for that portion of a judgment that is not covered under PART I.
  - b. Bail bonds required:
    - (1) because of an **auto accident** arising out of the **use** of an **auto** insured under PART I; or
    - (2) for any traffic citation received in connection with such **auto accident**.The bail bond shall not exceed \$250.

**We** will pay for, but not apply for or furnish, any such bail bonds.

7. NAMED INSURED'S SPECIAL BENEFIT - This coverage applies only to **you**, the named insured. If Liability Coverage is afforded by this policy, **we** will pay the principal sum of \$5,000, if **you**, while **occupying your insured auto**, are killed instantly or are injured and die within thirty days from the date of such injury, as a direct result of **collision** or upset of such **auto**, provided that such death is caused solely through external, violent and accidental means.

The special benefit of \$5,000 will be increased to \$15,000 if, at the time of the accident, **you** were **using** the **auto's** complete restraint system.

If the deceased **insured** is survived by a spouse who was domiciled in the same household at the time of the **auto accident**, **we** will pay the death benefit to such spouse. If the deceased **insured** was an unmarried minor, **we** will pay the death benefit to either parent, who was domiciled in the same household at the time of the accident. Otherwise, **we** will pay the death benefit to the deceased **insured's** estate.

**We** have the right to request an autopsy where it is not forbidden by law.

#### **PERSONS INSURED – PART I**

Under PART I, **insured** means:

1. **You** and a **household member**:
  - a. in the **use** of **your insured auto**; and
  - b. in the **use** of any other **auto** or **trailer**.
2. Any **person** other than those identified in paragraph 1 **using your insured auto** with **your** permission provided the **use** is within the scope of such permission. The limits of liability for this **person** shall be equal to minimum

limits of liability required by Section 303.190 of the Revised Statutes of Missouri, which are \$25,000 per **person**, \$50,000 per occurrence and \$10,000 for **property damage**.

## WHAT IS NOT COVERED – EXCLUSIONS - PART I

**We** do not cover liability of any **person** for:

1. The ownership, maintenance or **use** of:
  - a. Any **auto**, other than **your insured auto** which is:
    - (1) owned by **you**; or
    - (2) furnished or available for **your** regular **use**.
  - b. Any **auto**, other than **your insured auto**, which is:
    - (1) owned by any **household member**; or
    - (2) furnished or available for the regular **use** of any **household member**.However, this exclusion does not apply to **your** maintenance or **use** of any **auto** which is:
    - (1) owned by a **household member**; or
    - (2) furnished or available for the regular **use** of a **household member**.
2. **Bodily injury** or **property damage** arising from the **use** of any **auto** or **trailer** while carrying or delivering **persons**, property or food for a fee or compensation (including wages, salary, tip or separate payment). This exclusion does not apply:
  - a. to any shared expense car pools or charitable delivery; or
  - b. to **you** while a passenger in an **auto** other than **your insured auto**.
3. Any obligation assumed under a contract or agreement.
4. **Bodily injury** or **property damage** which is either expected or intended by an **insured** or which is the result of an **insured's** intentional or criminal acts. **You** are deemed to intend the

natural and probable consequences of **your** actions.

5. **Bodily injury** to any employee of a **person** insured if the **bodily injury** arises out of and in the course of employment.
6. **Bodily injury** or **property damage** arising from the **use** of any **auto** in the **auto business**. This exclusion does not apply to the **use of your insured auto** by:
  - a. **you**;
  - b. a **household member**, or
  - c. any employee or agent of **you** or a **household member**.

This exclusion applies only to the extent that damages exceed the minimum limits of liability required under The Motor Vehicle Financial Responsibility Law.

7. **Bodily injury** or **property damage** arising from the **use** of any **auto** in any other **business** of an **insured**. This exclusion does not apply to:
  - a. **your insured auto**; or
  - b. any other **auto** insured under PART I that is a **private passenger auto** or **trailer used** therewith, operated or **occupied** by **you** or **your** domestic employee.
8. **Property damage** to real or personal property owned or transported by, or in the care, custody, control or charge of or rented to any **insured**. This exclusion does not apply to:
  - a. a rented dwelling house, rented private garage or rented carport damaged by an **auto** insured under PART I, or
  - b. any **auto** operated by an **insured** if the **auto** is loaned to the **insured** for demonstration purposes or loaned as a replacement **auto** while **your insured auto** is out of **use** because of breakdown, repair, or servicing, and if the other **auto** is loaned by a **person**, firm, or corporation engaged

in the **business** of selling, repairing, or servicing **autos**.

9. Any obligation of the owner or lessor of an **auto you** or a **household member** does not own.
10. **Bodily injury** or **property damage** to any covered **auto** while it is:
  - a. being prepared for, **used** in practice for, or operated in any racing contest, speed contest, hill-climbing contest, jumping contest or other similar contest; or
  - b. on a track primarily designed for racing or high-speed driving. This does not apply if the vehicle is being **used** in connection with an activity other than racing, high-speed driving, or any type of competitive driving.
11. **Bodily injury** or **property damage** arising from the **use** of any **auto**, not owned by **you** or a **household member**, without the permission of the owner.
12. **Bodily injury** or **property damage** if insurance is or can be afforded under any nuclear energy policy.
13. **Bodily injury** arising from the loading or unloading of any **auto** insured under PART I. This exclusion does not apply to:
  - a. **you**;
  - b. a **household member**;
  - c. a bailee;
  - d. any employee of a., b., or c. above.
14. Any obligation for which any **insured** may be held liable under any workers' compensation law.
15. **Bodily injury** or **property damage** arising from the **use** of any **trailer** with any **auto** not covered under PART I.
16. **Punitive damages**.

17. **Bodily injury** to **you** or any **household member**. However, such **person** is entitled to the minimum limits of **bodily injury** liability of the financial responsibility law of the state in which the **auto accident** occurred.
18. **Bodily injury** or **property damage** arising from the **use** of any motorized vehicle with less than four wheels.
19. **Bodily injury** or **property damage** arising from the **use** of any all terrain vehicles or golf carts.
20. Any damages for which any government entity might be liable for that **person's use** of the **auto**.
21. **Bodily injury** or **property damage** caused by the dumping, discharge or escape of irritants, pollutants or contaminants; however, this exclusion does not apply if the discharge is sudden and accidental.
22. **Bodily injury** or **property damage** while committing a felony or while seeking to elude lawful apprehension or arrest for a felony by a law enforcement official.
23. **Bodily injury** or **property damage** sustained by any **person** while not in lawful possession of an **auto** or voluntarily **occupying** an **auto** knowing it is stolen.
24. **Bodily injury** to any fellow employee of the **insured** arising out of and in the course of such employee's employment.

Any exclusion which is invalid or unenforceable under The Motor Vehicle Financial Responsibility Law shall apply to that portion of the damages which exceeds the minimum limits of liability required by such Law.

## LIMITS OF LIABILITY – PART I

1. The limit of liability shown in the declarations page for each **person** for **bodily injury** liability is **our** maximum limit of liability for all damages arising out of and due to **bodily injury** to any one **person**, in any one **auto accident**. The limit of liability shown for each **person** for **bodily injury** also includes all claims which are derivative of the **bodily injury** to that **person**, including but not limited to damages for care, loss of consortium, loss of services and negligent entrustment, and including imputed negligence, agency, conspiracy, the family purpose doctrine, joint enterprise or venture, employment relationship, partnership, concert of action, or negligent hiring or supervision or retention. This is the most **we** will pay regardless of the number of:
  - a. covered **persons**;
  - b. claims made;
  - c. **autos** or premiums shown in the declarations page;
  - d. policies issued to **you** or **household members** by **us**; or
  - e. **autos** involved in the **auto accident**.

The limit of liability shown in the declarations page for each **auto accident** for **bodily injury** liability is **our** maximum limit of liability for all damages arising out of and due to **bodily injury** to any number of **persons**, resulting from any one **auto accident**. The limit of liability shown for each **auto accident** for **bodily injury** also includes all claims which are derivative of the **bodily injury** to any **person**, including but not limited to damages for care, loss of consortium, loss of services and negligent entrustment, and including imputed negligence, agency, conspiracy, the family purpose doctrine, joint enterprise or venture, employment relationship, partnership, concert of action, or negligent hiring or supervision or retention. This is the most **we** will pay regardless of the number of:

- a. covered **persons**;
  - b. claims made;
  - c. **autos** or premiums shown in the declarations page;
  - d. policies issued to **you** or **household members** by **us**; or
  - e. **autos** involved in the **auto accident**.
2. The limit of liability shown in the declarations page for each accident for **property damage** liability is **our** maximum limit of liability for all damages to all property resulting from any one **auto accident**. This is the most **we** will pay regardless of the number of:
- a. covered **persons**;
  - b. claims made;
  - c. **autos** or premiums shown in the declarations page;
  - d. policies issued to **you** or **household members** by **us**; or
  - e. **autos** involved in the **auto accident**.
3. Regardless of the limits of liability shown in the declarations page, the most **we** will pay for the **bodily injury** and **property damage** liability for each covered **person**, other than **you** or any **household member**, will be equal to the minimum limits of liability of the financial responsibility law of the state in which the accident occurs.
4. No one will be entitled to duplicate payments for the same elements of damages.
5. An **auto** and attached **trailer** are considered one **auto**. Therefore, the limits of liability will not be increased for an **auto accident** involving an **auto** which has an attached **trailer**.

#### OUT OF STATE COVERAGE – PART I

If an **auto accident** involving **your insured auto** occurs outside the state in which **your insured auto** is principally garaged but within the territory where this policy applies, and:

1. the liability limits required by the financial responsibility or similar law of the jurisdiction in which the **auto accident** occurred are higher than the liability limits of this policy; or
2. a compulsory insurance or similar law requires a nonresident to maintain insurance whenever **using** an **auto** in that jurisdiction;

then this policy will provide at least the required coverages and limits.

#### FINANCIAL RESPONSIBILITY – PART I

When this policy is certified as future proof of financial responsibility, it will comply with the law to the extent required.

#### OTHER INSURANCE – PART I

If there is other applicable liability insurance, **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.

**Your** liability coverage under this policy when **you** have an **auto accident** driving an **auto you** do not own shall be only the highest single limit for any one **auto** covered under this policy, pro-rated with any other liability coverage on the **non-owned auto**.

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### PART II – EXPENSES FOR MEDICAL SERVICES

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#### COVERAGE C – MEDICAL PAYMENTS

#### COVERAGE D – EXCESS MEDICAL PAYMENTS

#### COVERAGE P – ACCIDENTAL DEATH, DISMEMBERMENT

#### INSURING AGREEMENT – COVERAGE C

Subject to the Exclusions, **we** will pay reasonable expenses actually incurred for necessary medical and funeral services because of **bodily injury**.

1. caused by an **auto accident**; and
2. sustained by an **insured**.

**We** will pay only for expenses actually incurred within 1 year from the accident date.

### **PERSONS INSURED – COVERAGE C**

Under COVERAGE C, **insured** means:

1. **You** or a **household member** while:
  - a. **occupying** any **auto** or **trailer**, or
  - b. not **occupying** an **auto** or **trailer**, when struck by an **auto** or **trailer**.
2. Any other **person occupying**:
  - a. **your insured auto**, while **used** by **you**, a **household member**, or with **your** permission; or
  - b. any other **auto** or **trailer** when the accident results from that **auto's** operation, or **occupancy** by **you** or a **household member**.

### **WHAT IS NOT COVERED – EXCLUSIONS – COVERAGE C**

Under COVERAGE C, this policy does not apply to medical or funeral expenses because of **bodily injury**:

1. Sustained while **occupying**, or when struck by, any **auto** or **trailer**, other than **your insured auto**, owned by, or furnished or available for regular **use** by, **you**.
2. Sustained while **occupying**, or when struck by, any **auto** or **trailer**, other than **your insured auto**, owned by, or furnished or available for regular **use** by, a **household member**. This exclusion does not apply to **you**.
3. Sustained while **occupying** any **auto** or **trailer**, other than **your insured auto**, while **used** by a **household member** who owns an

**auto** that is not covered as **your insured auto**. This exclusion does not apply to **you**.

4. Sustained while **occupying** any motorized vehicle with less than 4 wheels.
5. Sustained while **occupying** any **auto** or **trailer** while carrying or delivering **persons**, property or food for a fee or compensation (including wages, salary, tip or separate payment). This exclusion does not apply to:
  - a. shared expense car pools or charitable delivery; or
  - b. **you** or a **household member** while a passenger in any **auto** or **trailer**, other than **your insured auto**.
6. Sustained while **occupying** any **auto** or **trailer**, other than **your insured auto**, while **used** in the **auto business**. This exclusion does not apply to **you** or a **household member**.
7. Sustained while **occupying** any **auto** or **trailer**, other than **your insured auto**, while **used** in any other **business**. This exclusion does not apply to:
  - a. **you**;
  - b. any **household member**; or
  - c. any other **person** while **occupying** a **private passenger auto** being **used** by **you**.
8. If workers' compensation benefits are paid, payable, or required to be provided for all or part of the **bodily injury**.
9. Sustained while **occupying** any **auto**:
  - a. being prepared for, **used** in practice for, or operated in any racing contest, speed contest, hill-climbing contest, jumping contest or other similar contest; or
  - b. on a track primarily designed for racing or high-speed driving. This does not apply if the vehicle is being **used** in connection with an activity other than racing, high-

speed driving, or any type of competitive driving.

10. For any damages for which any government entity might be liable for that **person's use** of the **auto**.
11. Due to war, civil war, insurrection, rebellion, revolution, nuclear reaction, radioactive contamination or any consequence of any of these.
12. Sustained by the owner of any **auto** not owned by:
  - a. **you**; or
  - b. a **household member**.
13. Sustained while **occupying**:
  - a. any **auto used** as a residence or premises; or
  - b. any **trailer** while **used** for **business** purposes.
14. Sustained while **occupying** any **auto** without the permission of the owner.
15. Sustained by any **person** while not in lawful possession of, or voluntarily **occupying**, an **auto** knowing it is stolen.
16. Caused by that **person** driving **your insured auto** who intentionally causes a **collision**, causes **property damage**, or intentionally attempts to cause injury to himself, herself or others; which is either expected or intended by an **insured** or which is the result of an **insured's** intentional or criminal acts. **You** are deemed to intend the natural and probable consequences of **your** actions.
17. While committing a felony or while seeking to elude lawful apprehension or arrest for a felony by a law enforcement official.

## LIMITS OF LIABILITY – COVERAGE C

1. The limit shown in the declarations page is the most **we** will pay for **bodily injury** to each **person** injured in any one **auto accident**.
2. The limits of liability for two or more **autos** on this policy shall not be added together, combined, or stacked to determine the limit of coverage available to injured **persons**, regardless of the number of:
  - a. **autos** involved in the occurrence, whether insured or not;
  - b. **insureds**;
  - c. claims made;
  - d. premiums paid;
  - e. policies issued to **you** or **household members** by **us**; or
  - f. **autos** or premiums shown in the declarations page.

If the amount shown in the declarations page for this coverage is \$5,000 or more, the most **we** will pay for funeral services is \$5,000 per **person**.

No **person** shall collect twice for the same medical or funeral service.

## OTHER INSURANCE – COVERAGE C

If there is other applicable **auto** medical payments insurance, **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 shall be excess over any other **auto** insurance providing payments for medical or funeral expenses.

## PAYMENT OF CLAIMS – COVERAGE C

**We** may pay:

1. **you**;

2. any other **person** making claim; or
3. any provider of services to whom benefits have been assigned.

Payment by **us** shall reduce the amount **we** owe. Payment by **us** is not an admission that the medical expenses were reasonable, necessary, or otherwise covered under COVERAGE C.

#### **INSURING AGREEMENT – COVERAGE D**

Subject to the Exclusions, **we** will pay reasonable expenses actually incurred for necessary medical and funeral services because of **bodily injury**:

1. caused by an **auto accident**; and
2. sustained by an **insured**.

However, **we** will pay only those expenses that are not covered under any medical or health insurance. **We** will pay only for expenses actually incurred within 1 year from the accident date.

#### **PERSONS INSURED – COVERAGE D**

Under COVERAGE D, **insured** means:

1. **You** or a **household member** while:
  - a. **occupying** any **auto** or **trailer**; or
  - b. not **occupying** an **auto** or **trailer**, when struck by an **auto** or **trailer**.
2. Any other **person occupying**:
  - a. **your insured auto**, while **used** by **you**, a **household member**, or with **your** permission; or
  - b. any other **auto** or **trailer** when the accident results from that **auto's** operation or **occupancy** by **you** or a **household member**.

## WHAT IS NOT COVERED – EXCLUSIONS – COVERAGE D

Under COVERAGE D, this policy does not apply to medical or funeral expenses because of ***bodily injury***:

1. Sustained while ***occupying***, or when struck by, any ***auto*** or ***trailer***, other than ***your insured auto***, owned by, or furnished or available for regular ***use*** by, ***you***.
2. Sustained while ***occupying***, or when struck by, any ***auto*** or ***trailer***, other than ***your insured auto***, owned by, or furnished or available for regular ***use*** by, a ***household member***. This exclusion does not apply to ***you***.
3. Sustained while ***occupying*** any ***auto*** or ***trailer***, other than ***your insured auto***, while ***used*** by a ***household member*** who owns an ***auto*** that is not covered as ***your insured auto***. This exclusion does not apply to ***you***.
4. Sustained while ***occupying*** any motorized vehicle with less than 4 wheels.
5. Sustained while ***occupying*** any ***auto*** or ***trailer*** while carrying or delivering ***persons***, property or food for a fee or compensation (including wages, salary, tip or separate payment). This exclusion does not apply to:
  - a. shared expense car pools or charitable delivery; or
  - b. ***you*** or a ***household member*** while a passenger in any ***auto*** or ***trailer***, other than ***your insured auto***.
6. Sustained while ***occupying*** any ***auto*** or ***trailer***, other than ***your insured auto***, while ***used*** in the ***auto business***. This exclusion does not apply to ***you*** or a ***household member***.

7. Sustained while **occupying** any **auto** or **trailer**, other than **your insured auto**, while **used** in any other **business**. This exclusion does not apply to:
  - a. **you**;
  - b. any **household member**; or
  - c. any other **person** while **occupying** a **private passenger auto** being **used** by **you**.
8. If workers' compensation benefits are paid, payable, or required to be provided for all or part of the **bodily injury**.
9. Sustained while **occupying** any **auto**:
  - a. being prepared for, **used** in practice for, or operated in any racing contest, speed contest, hill-climbing contest, jumping contest or other similar contest; or
  - b. on a track primarily designed for racing or high-speed driving. This does not apply if the vehicle is being **used** in connection with an activity other than racing, high-speed driving, or any type of competitive driving.
10. For any damages for which any government entity might be liable for that **person's** use of the **auto**.
11. Due to war, civil war, insurrection, rebellion, revolution, nuclear reaction, radioactive contamination or any consequence of any of these.
12. Sustained by the owner of any **auto** not owned by:
  - a. **you**; or
  - b. a **household member**.
13. Sustained while **occupying**:
  - a. any **auto used** as a residence or premises; or
  - b. any **trailer** while **used** for **business** purposes.

14. Sustained while **occupying** any **auto** without the permission of the owner.
15. Sustained by any **person** while not in lawful possession of, or voluntarily **occupying**, an **auto** knowing it is stolen.
16. Caused by that **person** driving **your insured auto** who intentionally causes a **collision**, causes **property damage**, or intentionally attempts to cause injury to himself, herself or others; which is either expected or intended by an **insured** or which is the result of an **insured's** intentional or criminal acts. **You** are deemed to intend the natural and probable consequences of **your** actions.
17. While committing a felony or while seeking to elude lawful apprehension or arrest for a felony by a law enforcement official.

#### LIMITS OF LIABILITY – COVERAGE D

1. The limit shown in the declarations page is the most **we** will pay for **bodily injury** to each **person** injured in any one **auto accident**.
2. The limits of liability for two or more **autos** on this policy shall not be added together, combined, or stacked to determine the limit of coverage available to injured **persons**, regardless of the number of:
  - a. **autos** involved in the occurrence, whether insured or not;
  - b. **insureds**;
  - c. claims made;
  - d. premiums paid;
  - e. policies issued to **you** or **household members** by **us**; or
  - f. **autos** or premiums shown in the declarations page.

If the amount shown in the declarations page for this coverage is \$5,000 or more, the most **we** will pay for funeral services is \$5,000 per **person**.

No **person** shall collect twice for the same medical or funeral service.

#### **OTHER INSURANCE – COVERAGE D**

1. **We** will not be liable under this policy for any medical expense paid or payable, other than Medicare, under the provision of any:
  - a. Health Maintenance Organization or Preferred Provider Organization;
  - b. individual, blanket or group accident, disability or hospitalization plans;
  - c. medical, surgical, hospital or funeral services, benefit or reimbursement plans;
  - d. workers' compensation or disability benefits law or any similar laws;
  - e. homeowners or premises insurance providing coverage for medical expenses; or
  - f. any health insurance policy.
  
2. If there is any other applicable **auto** medical payments insurance (except excess medical payments insurance or Medicare), **we** will pay only that which is in excess of the amount eligible for payment by any other insurance. If there is other applicable excess medical payments insurance, **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 an **auto you** do not own shall be excess over any other **auto** insurance providing payments for medical or funeral expenses.

#### **PAYMENT OF CLAIMS – COVERAGE D**

**We** may pay:

1. **you**;
2. any other **person** making claim; or
3. any provider of services to whom benefits have been assigned.

Payment by **us** shall reduce the amount **we** owe. Payment by **us** is not an admission that the medical expenses were reasonable, necessary, or otherwise covered under COVERAGE D.

#### **INSURING AGREEMENT – COVERAGE P**

Subject to the Exclusions, **we** will pay the amount shown in the Schedule of Benefits that applies for death or **loss** caused by an **auto accident** to an **insured**. The death or **loss** must be the direct result of the **auto accident** and not due to any other cause. The death or **loss** must occur within 90 days of the **auto accident**. The **insured** has to be **occupying your insured auto** or be struck by a land motor vehicle or **trailer**.

#### **PERSONS INSURED – COVERAGE P**

Under COVERAGE P, **insured** means **you** or a **household member**.

#### **ADDITIONAL DEFINITION – COVERAGE P**

**Loss** – Under this coverage, means the **loss** of:

1. the foot or hand;
2. the whole thumb or finger; or
3. all sight.

#### **WHAT IS NOT COVERED – EXCLUSIONS – COVERAGE P**

COVERAGE P does not apply to:

1. An **insured** while on the job or operating, **occupying**, loading or unloading:
  - a. an emergency vehicle; or
  - b. an **auto used** in the **insured's business** or job.

But, 1.b. does not apply if the **auto** is a **private passenger auto** while not **used** in **business**.

2. An **insured** while **occupying** any **auto**:
  - a. being prepared for, **used** in practice for, or operated in any racing contest, speed contest, hill-climbing contest, jumping contest or other similar contest; or
  - b. on a track primarily designed for racing or high-speed driving. This does not apply if the vehicle is being **used** in connection with an activity other than racing, high-speed driving, or any type of competitive driving.
3. The death of or **loss** to an **insured** due to:
  - a. disease, except pus-forming infection due to **bodily injury** received in the **auto accident**,
  - b. suicide or to any attempt thereat, or any intentionally inflicted injury, or
  - c. war of any kind, be it declared or undeclared, or insurrection or rebellion.

#### LIMITS OF LIABILITY – COVERAGE P

The most **we** will pay because of the death of, or **loss** to, the **insured** is shown in the declarations page. If the **insured** dies as a result of the **auto accident**, any amount **we** pay for dismemberment or **loss** of sight shall apply to reduce any amount which is payable as a Death Benefit. Payment of the Death Benefit shall end all **our** obligation under this coverage. The application of this policy to more than one **auto** shall not increase **our** liability as described in this coverage.

**Schedule of Benefits**

The amount shown in declarations page is:

	<u>\$5,000</u>	<u>\$10,000</u>
Death ( <b>You</b> )	\$5,000	\$10,000
Death ( <b>Household Member</b> )	\$5,000	\$5,000
<b>Loss of:</b> hands; feet; sight of eyes; one hand and one foot; or one hand or one foot and sight of one eye	\$5,000	\$10,000
one hand or one foot; or sight of one eye	\$2,500	\$5,000
thumb and finger on one hand; or three fingers	\$1,500	\$3,000
any two fingers	\$1,000	\$2,000

**PAYMENT OF BENEFITS – COVERAGE P**

**We** will pay any amount due:

1. to the **insured**;
2. to a parent or guardian, if the **insured** is a minor or an incompetent **person**;
3. to the surviving spouse; or
4. at **our** option, to any **person** or organization authorized by law to receive such payment.

**We** are not responsible for the way the money is used.

**We** have the right to have an autopsy made where it is not forbidden by law.

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## PART III – UNINSURED MOTORISTS COVERAGE

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### COVERAGE E – UNINSURED MOTORISTS COVERAGE – *BODILY INJURY*

#### INSURING AGREEMENT – PART III

Subject to the Exclusions, **we** will pay damages which an **insured** is legally entitled to recover from the owner or operator of an **uninsured motor vehicle** to the extent that the owner or operator is liable because of **bodily injury**:

1. sustained by an **insured**; and
2. caused by an **auto 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**.

Any judgment for damages arising out of a suit brought without **our** written permission is not binding on **us**.

#### PERSONS INSURED – PART III

Under PART III, **insured** means:

1. **You** or any **household member**.
2. Any other **person occupying your insured auto**.
3. 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. or 2. above.

#### ADDITIONAL DEFINITIONS – PART III

**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 **auto accident**;
2. which is a hit and run vehicle whose operator or owner cannot be identified and which hits or which causes an **auto accident** resulting in **bodily injury** without hitting:
  - a. **you** or any **household member**;
  - b. a vehicle which **you** or any **household member** are **occupying**; or
  - c. **your insured auto**.

If there is no physical contact with the responsible vehicle, the facts of the **auto 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; or

3. to which a **bodily injury** liability bond or policy applies at the time of the **auto accident** but the bonding or insuring company is or becomes insolvent within 2 years of the date of accident.

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

1. To which a **bodily injury** liability bond or policy applies at the time of the **auto accident** but its limit for **bodily injury** liability is less than the minimum limit for **bodily injury** liability specified by the financial responsibility law of the state in which **your insured auto** is principally garaged.
2. Owned by or furnished or available for the regular **use** of **you** or any **household member**. However, **you** or any **household member** are entitled to coverage in an amount up to the amount required under the minimum limits of liability of The Motor Vehicle Financial Responsibility Law.
3. Owned or operated by a self-insurer under any applicable motor vehicle law.

4. Operated on rails or crawler treads.
5. Designed mainly for **use** off public roads while not on public roads.
6. While located for **use** as a residence or premises.
7. Which is a farm tractor or farm equipment while not on public roads.
8. That is an all terrain vehicle or golf cart.

#### WHAT IS NOT COVERED – EXCLUSIONS – PART III

1. **We** do not provide Uninsured Motorists Coverage for **bodily injury** sustained by any **person**:
  - a. If that **person** or the legal representative accepts a settlement or secures a judgment for a **bodily injury** claim against any uninsured motorist, without **our** written permission.
  - b. While **occupying your insured auto** when it is being **used** to carry or deliver **persons**, property or food for a fee or compensation (including wages, salary, tip or separate payment). This exclusion does not apply to a share-the-expense car pool or charitable delivery.
  - c. **Using** a vehicle without the permission of the owner.
2. This coverage does not apply to damages sustained by any **person** if benefits are:
  - a. payable to, or on behalf of, such **person** under any **compensation law**, as a result of the **auto accident**, or
  - b. required by any **compensation law** to be provided to, or on behalf of, such **person** as a result of the **auto accident**.

This exclusion does not apply to the amounts of coverage mandated by any uninsured motorists insurance law or financial

responsibility law applicable to the **auto accident**, but does apply to coverages which are not mandated by such laws.

3. **Punitive damages** are not covered.
4. **We** do not cover the United States of America or any of its agencies as an **insured**, a third party beneficiary or otherwise.

If an applicable uninsured motorists insurance law or financial responsibility law renders any exclusion provision of this policy unenforceable, **we** will provide only the minimum limits required by such law. However, if other insurance covers **our insured's** claim and provides those required minimum limits, the exclusion provision of this policy are fully enforceable.

### LIMITS OF LIABILITY – PART III

The limit of liability shown in the declarations page for each **person** for Uninsured Motorists Coverage is **our** maximum limit of liability for all damages for **bodily injury** sustained by any one **person** in any one **auto accident**. The limit of liability shown for each **person** for **bodily injury** also includes all claims which are derivative of the **bodily injury** to that **person**, including but not limited to damages for care, loss of consortium, loss of services and negligent entrustment, and including imputed negligence, agency, conspiracy, the family purpose doctrine, joint enterprise or venture, employment relationship, partnership, concert of action, or negligent hiring or supervision or retention. This is the most **we** will pay regardless of the number of:

1. **insureds**;
2. claims made; or
3. **autos** involved in the **auto accident**.

The limit of liability shown in the declarations page for each **auto accident** for Uninsured Motorists Coverage is **our** maximum limit of liability for all

damages arising out of and due to **bodily injury** to any number of **persons**, resulting from any one **auto accident**. The limit of liability shown for each **auto accident** for **bodily injury** also includes all claims which are derivative of the **bodily injury** to any **person**, including but not limited to damages for care, loss of consortium, loss of services and negligent entrustment, and including imputed negligence, agency, conspiracy, the family purpose doctrine, joint enterprise or venture, employment relationship, partnership, concert of action, or negligent hiring or supervision or retention. This is the most **we** will pay regardless of the number of:

1. **insureds**;
2. claims made; or
3. **autos** involved in the **auto accident**.

#### OTHER INSURANCE – PART III

If there is other applicable similar insurance, **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 shall be excess over any other collectable insurance. Except as otherwise required by Missouri law, this Uninsured Motorists Coverage shall not be stacked on top of any other Uninsured Motorists Coverage **you** have with the Automobile Club Inter-Insurance Exchange and/or with the Auto Club Family Insurance Company, regardless of the number of vehicles **you** have covered under **your** policies with the Automobile Club Inter-Insurance Exchange and/or the Auto Club Family Insurance Company.

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**PART IV – UNDERINSURED MOTORISTS  
COVERAGE**

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**COVERAGE F – UNDERINSURED MOTORISTS  
COVERAGE – *BODILY INJURY***

**INSURING AGREEMENT – PART IV**

Subject to the Exclusions, **we** will pay damages which an **insured** is legally entitled to recover from the owner or operator of an **underinsured motor vehicle** to the extent that the owner or operator is liable because of **bodily injury**:

1. sustained by an **insured**; and
2. caused by an **auto accident**.

The owner's or operator's liability for these damages must arise out of the ownership, maintenance or **use** of the **underinsured motor vehicle**. This coverage shall be considered as coverage in excess of that of the **underinsured motor vehicle** causing the **bodily injury**.

However, we will pay under this coverage only after the limits of liability under any applicable **bodily injury** liability bonds or policies have been exhausted by payment of judgments or settlements.

For the purposes of this coverage, in determining the total amount of damages to which an **insured** is legally entitled to recover from the owner or operator of an **underinsured motor vehicle**, any amount paid for the **insured's** damages by or on behalf of the **persons** or organizations who may be legally responsible shall be deducted. The amount to be deducted includes all sums paid under Part I and Part II of this policy.

**PERSONS INSURED – PART IV**

Under PART IV, **insured** means **you** and any **household member**.

## ADDITIONAL DEFINITIONS – PART IV

**Underinsured motor vehicle** means a land motor vehicle or **trailer** of any type to which a **bodily injury** liability bond or policy applies at the time of the **auto accident** but its limit for **bodily injury** is less than the amount needed to compensate a covered **person** for actual damages for **bodily injury**.

However, **underinsured motor vehicle** does not include any vehicle or equipment:

1. Owned by or furnished or available for the regular **use** of **you** or any **household member**.
2. Owned by any governmental unit or agency.
3. Operated on rails or crawler treads.
4. Designed mainly for **use** off public roads while not upon public roads.
5. While located for **use** as a residence or premises.
6. Owned or operated by a **person** qualifying as a self-insurer under any applicable motor vehicle law.
7. To which a **bodily injury** liability bond or policy applies at the time of the accident but the bonding or insuring company is or becomes insolvent.
8. That is an all terrain vehicle or golf cart.

## WHAT IS NOT COVERED – EXCLUSIONS – PART IV

**We** do not provide Underinsured Motorists Coverage for **bodily injury** sustained by any **person**:

1. While **occupying**, or when struck by, any motor vehicle owned by, or leased to, **you** or any **household member** which is not insured

for this coverage under this policy. This includes a **trailer** of any type **used** with that vehicle.

2. While **occupying your insured auto** when it is being **used** to carry or deliver **persons**, property or food for a fee or compensation (including wages, salary, tip or separate payment). This exclusion does not apply to a share-the-expense car pool or charitable delivery.
3. **Using** a vehicle without the permission of the owner.
4. For **punitive damages**.
5. If benefits are:
  - a. payable to, or on behalf of, such **person** under any **compensation law**, as a result of the **auto accident**, or
  - b. required by any **compensation law** to be provided to, or on behalf of, such **person** as a result of the **auto accident**.

This exclusion does not apply to the amounts of coverage mandated by any underinsured motorists insurance law or financial responsibility law applicable to the **auto accident**, but does apply to coverages which are not mandated by such laws.

This coverage shall not apply to vehicles owned by **you** and not insured under this policy.

If an applicable underinsured motorists insurance law or financial responsibility law renders any exclusion provision of this policy unenforceable, **we** will provide only the minimum limits required by such law. However, if other insurance covers **our insured's** claim and provides those required minimum limits, the exclusion provision of this policy are fully enforceable.

## LIMITS OF LIABILITY – PART IV

1. Subject to the provisions set forth in paragraphs (2) and (3) below, the limit of liability shown in the declarations page for each **person** for Underinsured Motorists Coverage is **our** maximum limit of liability for all damages arising out of and due to **bodily injury** to any one **person**, in any one **auto accident**. The limit of liability shown for each **person** for **bodily injury** also includes all claims which are derivative of the **bodily injury** to that **person**, including but not limited to damages for care, loss of consortium, loss of services and negligent entrustment, and including imputed negligence, agency, conspiracy, the family purpose doctrine, joint enterprise or venture, employment relationship partnership, concert of action, or negligent hiring or supervision or retention. This is the most ~~we~~ we will pay regardless of the number of:
  - a. **insureds**;
  - b. **persons** injured;
  - c. claims made or suits brought;
  - d. **autos** shown or premiums charged in the declarations page;
  - e. **autos** involved in the occurrence; or
  - f. **autos** insured by an **insured** under any Automobile Club Inter-Insurance Exchange policies and/or Auto Club Family Insurance Company policies.

Subject to the provisions set forth in paragraphs (2) and (3) below and subject to this limit for each **person**, the limit of liability shown in the declarations page for each **auto accident** for Underinsured Motorists Coverage is **our** maximum limit of liability for all damages arising out of and due to **bodily injury** to any number of **persons**, resulting from any one **auto accident**. The limit of liability shown for each **auto accident** for **bodily injury** also includes all claims which are derivative of the **bodily injury** to any **person**, including but not limited to damages for care, loss of consortium, loss of services and negligent entrustment, and

including imputed negligence, agency, conspiracy, the family purpose doctrine, joint enterprise or venture, employment relationship, partnership, concert of action, or negligent hiring or supervision or retention. This is the most **we** will pay regardless of the number of:

- a. **insureds**;
- b. **persons** injured;
- c. claims made or suits brought;
- d. **autos** shown or premiums charged in the declarations page;
- e. **autos** involved in the occurrence; or
- f. **autos** insured by an **insured** under any Automobile Club Inter-Insurance Exchange policies and/or Auto Club Family Insurance Company policies.

**Your** Underinsured Motorists Coverage shall not be stacked on top of any other Underinsured Motorists Coverage **you** have with the Automobile Club Inter-Insurance Exchange and/or with the Auto Club Family Insurance Company, regardless of the number of vehicles **you** have covered under **your** policies with the Automobile Club Inter-Insurance Exchange and/or the Auto Club Family Insurance Company.

2. Any amounts otherwise payable for damages under this coverage shall be reduced by all sums paid or payable because of the **bodily injury** under any **compensation law**.
3. Any payment under Part II, to anyone other than **you** or a **household member**, will reduce the amount that **person** is entitled to recover under this Part.

#### **OTHER INSURANCE – PART IV**

If any other insurers provide Underinsured Motorists Coverage which applies to an **insured**, **we** will only pay **our** share of the loss, meaning the pro-rata proportion that **our** limit of liability bears to the total of all applicable limits.

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**PART V – PHYSICAL DAMAGE**

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**COVERAGE G – COMPREHENSIVE**

**COVERAGE H – COLLISION**

**COVERAGE J – RENTAL REIMBURSEMENT**

**INSURING AGREEMENT – COVERAGES G AND H**

**We** will pay for direct and accidental physical loss to **your insured auto** and any **non-owned auto**. Payment will be reduced by the applicable deductible shown in the declarations page. If the loss is caused by **collision** with another **auto** insured by **us** or any company within the Auto Club Enterprises Group, **your** deductible will be reduced by \$500. If **your** deductible is less than \$500, it will be reduced by **your** actual deductible amount.

**ADDITIONAL PAYMENTS – COVERAGES G AND H**

1. Total Theft Transportation Expenses - **We** will reimburse **you** up to \$30 per day, to a maximum of \$750, for transportation expenses incurred by **you** when **you** rent an **auto** of equivalent type as **your insured auto** from a car rental agency or garage or **use** public transportation.

**We** will pay only transportation expenses incurred during the period:

- a. beginning immediately after the theft has been reported to **us** and to the police; and
  - b. ending when **your insured auto** is returned to **use**, replaced, or five days after **our** offer to pay for its loss, whichever comes first.
2. If a covered loss to **your insured auto** exceeds the applicable deductible shown in the declarations page, **we** will pay up to \$250 for direct and accidental damage to personal property:
    - a. owned by **you** or a **household member**,  
or

- b. for which **you** are legally liable and which is contained in **your insured auto**.

However, this coverage applies only if the damage to the personal property results:

- a. from the same **auto accident** and the same cause of loss as the damage to the **auto**; and
- b. not from theft.

3. Limited Insurance for Loss to Customized Equipment - **We** agree to pay for the direct and accidental loss to customized equipment, including camper shells, to a maximum of \$1,000. This limitation does not apply if the customized equipment has been disclosed and any necessary premium has been paid. The customized equipment should be **permanently installed** in the **auto**. Any camper shell must be on **your insured auto** at the time of loss.

#### **INSURING AGREEMENT – COVERAGE J**

**We** will pay reasonable expenses **you** actually and necessarily incur for:

1. renting an **auto** of equivalent type as **your insured auto** from a car rental agency or garage; or
2. **using** public transport;

because of a loss to **your insured auto**, if **your insured auto** is other than a **trailer**, and the loss:

1. is other than the total theft of the **auto**; and
2. is covered under COVERAGES G or H; and
3. exceeds the applicable deductible shown in the declarations page.

#### **WHAT IS NOT COVERED – EXCLUSIONS – PART V**

Under PART V, this policy does not apply to:

1. Any **auto** or **trailer** while **used** to carry or deliver **persons**, property or food for a fee or compensation (including wages, salary, tip or separate payment). This exclusion does not apply to any shared expense car pools or charitable delivery.
2. Any **auto** while rented or leased to others.
3. Any **non-owned auto** or **trailer** while **used** in the **auto business**.
4. Loss due and confined to:
  - a. wear and tear;
  - b. deterioration or depreciation;
  - c. freezing; or
  - d. mechanical or electrical breakdown or failure.
5. Loss resulting from the lack of lubricant or coolant.
6. Loss to motor homes, **trailers** or campers if the loss results from seepage of water.
7. Tires unless the loss:
  - a. is caused by fire, malicious mischief, vandalism, or theft; or
  - b. occurs at the same time and from the same cause as other loss covered under PART V.
8. Any covered **auto** while it is:
  - a. being prepared for, **used** in practice for, or operated in any racing contest, speed contest, hill-climbing contest, jumping contest or other similar contest; or
  - b. on a track primarily designed for racing or high-speed driving. This does not apply if the vehicle is being **used** in connection with an activity other than racing, high-speed driving, or any type of competitive driving.
9. Loss due to confiscation by governmental or civil authority.

10. Loss due to war, civil war, insurrection, rebellion, revolution, nuclear reaction, radioactive contamination or any consequence of any of these.
11. Loss to **electronic equipment**. This exclusion does not apply if the equipment is **permanently installed in your insured auto** in the opening or console designed for the installation of such equipment and was offered as original manufacturer's equipment. This exclusion does not apply if the equipment has been declared and any necessary premium has been paid.
12. Any **non-owned auto** when **used** without the permission of the owner.
13. Loss by or at the direction of any insured which is either expected or intended by an insured or which is the result of an insured's intentional or criminal acts. **You** are deemed to intend the natural and probable consequences of **you** actions.
14. Any diminution in the value of **your insured auto** or a **non-owned auto** after any damage covered under this part has been repaired.
15. Loss to a **trailer** not shown in the declarations page. This exclusion does not apply to a **trailer you**:
  - a. acquire during the policy period; and
  - b. ask **us** to insure within 30 days after **you** become the owner.
16. Theft by a **household member** or any designated **person** named in any Named Driver Exclusion Endorsement that is part of this policy.
17. Theft, embezzlement or other unlawful conversion by any **person** having custody of **your insured auto** after the **auto** has been turned over to another party for the purpose of selling, leasing, or subleasing it.

18. Loss while committing a felony or while seeking to elude lawful apprehension or arrest for a felony by a law enforcement official.
19. Loss while the **auto** is **used** in any illegal activity or illegal transportation by **you** or any **household member**.
20. Loss to any of the following or their accessories;
- a. citizens band radio;
  - b. two-way mobile radio;
  - c. telephone;
  - d. scanning monitor receiver; or
  - e. radar detector.
- This exclusion does not apply if the equipment is **permanently installed** in the opening or console designed for the installation of such equipment.
21. Loss to any custom furnishings in or upon **your insured auto**. Custom furnishings include, but are not limited to:
- a. special carpeting and insulation, furniture, bars or television receivers;
  - b. facilities for cooking and sleeping;
  - c. height-extending roofs;
  - d. custom paint jobs, custom murals, paintings, decals, wheels, tires or graphics; or
  - e. camper bodies, deck spoilers or other body modifications.
- This exclusion does not apply if the furnishings have been declared and any necessary premium has been paid.
22. Any loss to **your insured auto** or **non-owned auto** arising out of or during its **use** for the transportation of any:
- a. explosive substance;
  - b. flammable liquid; or
  - c. similar hazardous materials;
- except transportation incidental to **your** ordinary household or farm activities.

23. Loss to **your insured auto** or a newly acquired car if an insured voluntarily relinquishes possession of that **auto** to a **person** or organization under an actual or presumed sales agreement regardless of if the title has been signed or passed.

24. **Punitive damages.**

#### LIMITS OF LIABILITY – COVERAGES G AND H

1. In case of loss, **we** will pay the lesser of:
  - a. the actual cash value of the damaged, destroyed, or stolen property, meaning the market value just prior to the loss, taking age and condition of the damaged, destroyed, or stolen property into account;
  - b. the cost to repair or replace with like kind and quality. **We** may require or specify the **use** of motor vehicle parts not made by the original manufacturer; or
  - c. the limit of liability stated in the declarations page.

The applicable deductible shown in the declarations page will be subtracted from **our** payment.

2. **Our** liability will not include diminution of value.
3. **Our** liability for the cost of parts that are not obtainable in the U.S.A. shall not exceed their list price in the U.S.A.
4. The inability to obtain parts shall not be the reason for a total loss.
5. **Our** liability for refinishing all or part of the finished surface of an **auto** shall not exceed the cost of the standard surface finish applied by the **auto** manufacturer before customization or modification.

In addition, with respect to a **non-owned auto**:

1. Any amounts otherwise payable for damages under this coverage shall be reduced by all sums paid because of the damages to the **non-owned auto** by or on behalf of the **persons** or organizations who may be legally responsible. This includes all sums paid under Part I.
2. Any payment under this coverage will reduce any amount that **person** is entitled to recover for the same damages under Part I.

#### LIMITS OF LIABILITY – COVERAGE J

**We** will pay up to the amount of rental reimbursement per day shown in the declarations page for **your insured auto**.

If **your insured auto** is:

1. Not drivable, this coverage starts after the loss has been reported to **us**.
2. Drivable, this coverage starts after:
  - a. the loss has been reported to **us**;
  - b. **your insured auto** has been left at a garage for repairs; and
  - c. **you**, or anyone on **your** behalf, have signed the repair order.

This coverage ends:

1. when policy limit shown in the declarations page is exceeded;
2. after the shortest time required to complete repairs; or
3. 5 days after **we** offer to pay for a total loss;

whichever comes first.

## **NO BENEFIT TO BAILEE – PART V**

This insurance shall not directly or indirectly benefit any carrier or other bailee for hire.

## **OTHER INSURANCE – PART V**

If there are other physical damage insurance policies that apply, **we** will pay no more than **our** share of the loss. **Our** share is the proportion that the limits under PART V bear to the total of all applicable physical damage limits. However, if other physical damage coverage is available for:

1. Any **auto you** or a **household member** do not own, this policy shall be excess.
2. A newly acquired **auto** that is in addition to any shown in the declarations page, this policy does not apply.

## **APPRAISAL – COVERAGES G AND H**

If **we** and an insured do not agree on the amount of loss, either party may make written request for appraisal. Within 20 days after receiving a written request, each party shall:

1. choose an appraiser; and
2. tell the other who that appraiser is.

The two appraisers shall then choose an umpire. If they cannot agree on an umpire within 30 days, either may request a judge of the court of record in the county in which the appraisal is pending to choose an umpire.

The appraisers shall then establish the amount of loss subject to the applicable limit of liability. If the appraisers do not agree within a reasonable time, they shall submit their differences to the umpire. Written award by any two of the three shall be binding.

Each party shall pay:

1. the appraiser it chose; and
2. their equal share of the appraisal expenses and the umpire's fee.

#### **PAYMENT OF LOSS – COVERAGES G AND H**

Following any loss, **we** have the option to:

1. Pay for the loss less any depreciation.
2. Repair or replace damaged, destroyed or stolen property with like kind and quality.
3. Return stolen property to **you** after covered damage has been repaired.
4. Take title of and keep all or part of the property at the agreed value. However, there shall be no abandonment to **us**.
5. Settle a claim either with **you** or the owner of the property.

If **your insured auto** has a loan or a lease, any loss under Part V – Physical Damage is payable as interests may appear in the declarations page to **you** and the lienholder/leaseholder named therein. This is in accordance with the terms of the Loss Payable Agreement which appears in the declarations page.

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#### **PART VI – YOUR DUTIES AFTER AN ACCIDENT OR LOSS**

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##### **GENERAL DUTIES**

1. After an **auto accident** or loss:
  - a. **we** must be notified promptly; and
  - b. **we** must be informed of the date, time, place and circumstances including, but not limited to, the names and addresses of **persons** involved, injured **persons**, and witnesses.

2. In case of claim or suit against any insured, any legal papers received by an insured must be sent to **us** immediately.
3. Any insured shall cooperate with **us** in investigating any claim and, at **our** request:
  - a. attend depositions, hearings and trials;
  - b. assist in:
    - (1) making settlements;
    - (2) securing and giving evidence;
    - (3) obtaining the attendance of witnesses; and
    - (4) the conduct of suits;
  - c. submit, as often as **we** reasonably require, to examination(s) under oath while not in the presence of:
    - (1) any other insured **person**; or
    - (2) anyone whose presence is not reasonably required for accessibility or communication, except legal counsel; and sign the transcript of the examination(s);
  - d. make available for inspection any **auto**, object or premises involved;
  - e. authorize **us** to obtain any documentation **we** reasonably require in investigating any claim, including, but not limited to, medical, employment and tax records;
  - f. submit to medical exams by doctors **we** choose; and
  - g. allow **us** access to the black box.
4. Insureds shall not voluntarily:
  - a. make any payment;
  - b. assume any obligation; or
  - c. incur any expense, except for first aid to others at the time of an **auto accident** involving an **auto** or **trailer** insured under PART I;except at their own cost.

#### **ADDITIONAL DUTIES**

1. Under PART III – COVERAGE E, any **person** seeking Uninsured Motorists Coverage must also:

- a. Promptly notify the police if a hit and run driver is involved.
  - b. Immediately send **us** copies of the legal papers if a suit is brought.
  - c. Take such action as may be necessary or appropriate to preserve the right to recover damages from any **person** or organization alleged to be legally responsible for the **bodily injury**.
  - d. Join the **person** or organization alleged to be legally responsible for the **bodily injury** as a party defendant in any legal action against **us**, when requested by **us**.
2. Under PART IV – COVERAGE F, a **person** seeking Underinsured Motorists Coverage must also submit written notice to **us** by certified mail, return receipt requested, if a tentative agreement to settle for the liability limits of the owner or operator of the other vehicle has been reached. Such written notice shall include:
- a. written documentation of pecuniary loss, including copies of all medical bills;
  - b. written authorization for **us** to obtain medical and employment records from all medical providers and employers; and
  - c. written confirmation from the other driver's liability insurer as to the amount of the other driver's liability limits and the terms of the tentative agreement, which shall not include any component sum representing **punitive damages**.
3. Under PART V, any insured shall:
- a. Take reasonable steps to protect a damaged **auto** from further loss. **We** will pay reasonable expenses actually incurred for this protection.
  - b. Promptly report to the police:
    - (1) the total theft of an **auto**; or
    - (2) the vandalism of an **auto**.
  - c. Allow **us** to:
    - (1) inspect and appraise any **auto** insured under PART V; and

(2) get any estimates **we** need;  
before the **auto** can be repaired or  
disposed of.

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## PART VII – GENERAL PROVISIONS

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### AAA MEMBERSHIP REQUIREMENT

A valid membership in the American Automobile Association (AAA) or its divisions or affiliates is required as a prerequisite to obtaining and renewing this policy.

### AUTHORIZATION TO EXAMINE DRIVING RECORD

By accepting this policy or any renewal of it, **you** authorize **us** or the Attorney-in-Fact, as **your** agent, to obtain the driving records of **you** or any operator.

### BANKRUPTCY

The bankruptcy or insolvency of an insured does not relieve **us** of any obligations **we** have under this policy.

### CHANGES AND LIBERALIZATION

This policy may not be changed unless **we** authorize and agree upon the change. **We** will mail or deliver a written endorsement reflecting the change. Mailing or delivery by **us** to the named insured in the declarations page at the last address on record shall be proof of endorsement or notice.

If **we** broaden coverages during the policy period without charge, this policy will automatically provide those coverages as of the date **we** implement them.

### MISREPRESENTATION OR FRAUD

This policy shall be void if **you** or any insured **person** or anyone acting on **your** behalf has concealed or misrepresented any material fact, or in any case of any fraud or attempted fraud touching any matter

regarding this policy, whether before or after a loss, or at the time of the application for the policy.

### **NO DOUBLE RECOVERY**

When a **person** has been paid damages by **us** under this policy and also recovers from another, the amount recovered from the other shall be held by that **person** in trust for **us** and reimbursed to **us** to the extent of **our** payment.

### **OUR RIGHT TO RECOVER PAYMENT**

1. If **we** make a payment under this policy and the **person** to or for whom payment was made has a right to recover damages from another, **we** shall be subrogated to that right. That **person** shall do:
  - a. whatever is necessary to enable **us** to exercise **our** rights; and
  - b. nothing after loss to prejudice **our** rights.
2. If **we** make a payment under this policy and the **person** to or for whom payment is made recovers damages from another, that **person** shall:
  - a. hold in trust for **us** the proceeds of the recovery; and
  - b. reimburse **us** to the extent of **our** payment.

### **POLICY PERIOD AND TERRITORY**

This policy applies to accidents and losses that occur during the policy period shown in the declarations page, and within:

1. the United States of America, its territories and possessions; and
2. Canada;

or between ports thereof.

## STATEMENTS IN THE APPLICATION FOR INSURANCE

By accepting this policy, **you** agree:

1. The facts stated in the application for insurance and in the declarations page are correct and accurate. **We** have issued the policy in reliance upon the truth of **your** statements.
2. This policy contains all the agreements between **you** and **us**.
3. To notify **us** promptly of any change to the facts affecting this insurance, including but not limited to:
  - a. any change in **autos**, **auto use**, regular **auto** operators, principal garaging location or the marital status of any regular operator; and
  - b. the suspension or revocation of the driver's license of **you** or any other operator who either resides in **your** household or customarily operates any **auto** insured under this policy.

## SUBROGATION

When **we** pay for a loss, any rights of recovery any insured has against a **person** or organization legally liable for the loss become **ours** up to the amount **we** have paid. Any insured must protect these rights and help **us** enforce them.

## SUIT AGAINST US

**We** may not be sued unless all terms of this policy have been fully complied with. In addition, legal action may not be brought against **us**:

1. Under PART I, until an **insured's** obligation to pay is finally determined by:
  - a. judgment against the **insured** after actual trial; or
  - b. written agreement of the **insured**, the claimant and **us**.

2. Under PARTS II, III, IV and V, until 30 days after written proof of loss is filed and the amount of loss is determined.

No one has the right to bring **us** into a suit to determine the liability of an insured.

## TERMINATION

1. Cancellation by **You**

**You** may cancel by:

- a. returning this policy to **us**; or
- b. giving **us** advance notice of the date cancellation is to take effect.

2. Cancellation by **Us**

**We** may cancel by mailing to **you** at the last address known by **us**:

- a. at least 10 days notice:
  - (1) if cancellation is for nonpayment of premium; or
  - (2) if notice is mailed during the first 60 days this policy is in effect and this is not a renewal or continuation policy;
- b. at least 30 days notice in all other cases.

After this policy is in effect for 60 days, or if this is a renewal or continuation policy, **we** will cancel only:

- a. for nonpayment of premium; or
- b. if **your** driver's license has been suspended or revoked.  
This must have occurred:
  - (1) during the policy period; or
  - (2) since the last anniversary of the original effective date if the policy period is other than 1 year.

However, in the event more than one **person** is a named insured shown in the declarations page and only one named **person's** driver's license has been suspended or revoked **we**:

- (1) may not cancel this policy; but

(2) may issue an exclusion providing that coverage will not be afforded to that named **person** under the terms of this policy while that **person** is operating **your insured auto** during any period of suspension or revocation. **You** or any **person** domiciled in **your** household are still entitled to liability coverage in an amount up to the amount required as minimum liability coverage under The Motor Vehicle Financial Responsibility Law.

3. Nonrenewal by **You**

If **we** offer to renew or continue and **you** or **your** representative do not accept, this policy will automatically terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due shall mean that **you** have not accepted **our** offer.

If **you** obtain other insurance on **your insured auto**, any similar insurance provided by this policy will terminate as to that **auto** on the effective date of the other insurance.

4. Nonrenewal by **Us**

If **we** decide not to renew or continue this policy, **we** will mail notice to **you** at the last address known by **us**. Notice will be mailed at least 30 days before the end of the policy period.

5. Method of Mailing Notice

Proof of mailing of any notice shall be sufficient proof of notice.

6. Premium Refund

a. If this policy is cancelled, **you** may either be entitled to a refund, or **you** may owe additional premium. If **you** are entitled to a refund, **we** will send it to **you**. However,

making or offering to make a refund is not a condition of cancellation.

- b. If **you** cancel during the first policy period (first six months), the earned premium will be computed on a pro rata basis plus a 10% cancellation penalty. The 10% cancellation penalty will be computed on the unearned premium. If cancellation is for non-payment of premium, **you** have cancelled the Policy. If **you** cancel at any other time, the premium for the period from the date of cancellation to the expiration date will be refunded on a pro rata basis.
- c. If **we** cancel, the refund will be calculated on a pro rata basis.
- d. The effective date of cancellation stated in the notice shall become the end of the policy period.

#### TERMS OF POLICY CONFORMED TO STATUTE

Terms of this policy which are in conflict with the statutes of the State of Missouri are hereby amended to conform to such statutes.

#### TRANSFER OR ASSIGNMENT

1. This policy or any interests in it may not be assigned without **our** written permission.
2. If **you** should die, **your** interests in this policy will transfer to **your** legal representative while acting within the scope of his or her duties. Until such appointment, any **person** having proper temporary custody of **your insured auto** will be covered as an insured under the policy, contingent upon payment of the premium.

Coverage under this provision will only be provided until the end of the policy period during which the death occurred. However, if the death occurred after **we** offered to renew this policy, **we** will continue coverage until the end of the policy period for which **we** offered

renewal, contingent upon payment of the premium.

3. This policy does not apply to any **auto accident** or loss after an insured has permanently relinquished possession of **your insured auto**. **We** will, however, pay damages for which **you** are legally liable under PART I.

## **TWO OR MORE AUTO POLICIES**

If this policy and any other **auto** insurance policy issued to **you** or any **person** domiciled in **your** household, by the Automobile Club Inter-Insurance Exchange and/or Auto Club Family Insurance Company, apply to the same **auto accident**, the maximum limit of **our** liability under all the policies shall not exceed the highest applicable limit of liability under any one policy.

## **YOUR PREMIUM**

**You** agree to pay:

1. the premium stated in the declarations page for the policy period; and
2. any additional premium resulting during the policy period from:
  - a. the correction or completion of;
  - b. any changes to;any information on file that affects the premium for this insurance.

If any transaction described in 2. above results in a premium decrease, a refund will:

1. be mailed to **you** if **your** premium is paid in full; or
2. applied to **your** outstanding balance.

The premium for this policy is based upon information **we** have received from **you** or other sources. **You** must inform **us** if any information regarding the following is incorrect or incomplete, or changes

during the policy period, and **you** must answer questions **we** ask regarding the following:

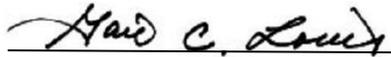
1. **your insured auto**, or its **use**, including annual mileage;
2. the **persons** who regularly drive **your insured auto**, including any newly licensed **household members**;
3. **your** marital status; or
4. the location where **your insured auto** is primarily garaged.

If the above information or any other information used to determine the premium is incorrect, incomplete, changes during the policy period, or is not provided to **us** when **we** ask, then **we** may decrease or increase the premium during the policy period.

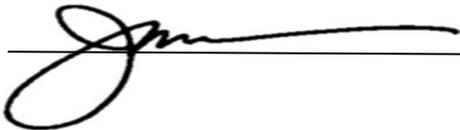
If any transaction results in a premium decrease, a refund will:

1. be mailed to **you** if **your** premium is paid in full; or
2. applied to **your** outstanding balance.

If **we** increase the premium during the policy period, then **you** must pay the amount of the increase.



Secretary



President

SAMPLE DOCUMENT

SAMPLE DOCUMENT

Please keep **your** Declarations Certificates and Endorsements with **your** policy.

SAMPLE DOCUMENT