

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF POLICY PROVISIONS - MISSOURI

I. DEFINITIONS

The **DEFINITIONS** section is amended as follows:

Item D. is replaced by the following:

- D. "Bodily injury" means physical injury, physical sickness, physical disease or resultant death of any person which results directly from an accident.

II. PART A – LIABILITY COVERAGE

Part A is amended as follows:

The **OTHER INSURANCE** provision is replaced by the following:

OTHER INSURANCE

- A. 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.
- B. Any liability insurance we provide for a vehicle you do not own shall be excess over any other collectible insurance providing liability coverage on a primary basis unless such vehicle is loaned to you, with or without consideration, by a person, firm or corporation engaged in the "business" of selling, repairing, or servicing motor vehicles and such vehicle is used by any "insured":
1. For demonstration purposes; or
 2. As a temporary substitute for a vehicle you own which is out of normal use because of its breakdown, repair, or servicing.

III. PART D - COVERAGE FOR DAMAGE TO YOUR AUTO

Part D is amended as follows:

Under the **INSURING AGREEMENT**, the following definition is added:

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

1. You or any "family member" for the ownership, maintenance or use, including loading and unloading, of any auto or "trailer".
2. Any person using "your covered auto" with the reasonable belief that they are entitled to do so.

IV. PART F- GENERAL PROVISIONS

Part F is amended as follows:

The following section is added:

DIVIDENDS

The first named insured is entitled to any dividends which are declared by the Board of Directors and are applicable to coverages in this policy.