

**MISSOURI PROPERTY AND CASUALTY INSURANCE GUARANTY  
ASSOCIATION COVERAGE LIMITATION AMENDATORY ENDORSEMENT  
NOTICE**

**This notice is to advise you that your Umbrella Policy language has been modified effective your policy renewal date. The below language will replace the current Missouri Property and Casualty Insurance Guaranty Association language issued with your policy. All other terms and conditions will remain the same.**

**MISSOURI PROPERTY AND CASUALTY INSURANCE GUARANTY  
ASSOCIATION COVERAGE LIMITATION AMENDATORY ENDORSEMENT**

**The Umbrella Insurance Policy CU-1312 (12-01) Page 10 Line 17 through 40 is hereby deleted and replaced with the following:**

**MISSOURI PROPERTY AND CASUALTY INSURANCE GUARANTY  
ASSOCIATION COVERAGE LIMITATION ENDORSEMENT**

- A. Subject to the provisions of the Missouri Property and Casualty Insurance Guaranty Association Act (to be referred to as the Act), if we are a member of the Missouri Property and Casualty Insurance Guaranty Association (to be referred to as the Association), the Association will pay claims covered under the Act if we become insolvent.
- B. The Act contains various exclusions, conditions and limitations that govern a claimant's eligibility to collect payment from the Association and affect the amount of any payment. The following limitations apply subject to all other provisions of the Act:
  - 1. Claims covered by the Association do not include a claim by or against an insured of an insolvent insurer, if the insured has a net worth of more than \$25 million on the later of the end of the insured's most recent fiscal year or the December thirty-first of the year next preceding that date the insurer becomes insolvent; provided that an insured's net worth on such date shall be deemed to include the aggregate net worth of the insured and all of its affiliates as calculated on a consolidated basis.
  - 2. Payments made by the Association for covered claims will include only that amount of each claim which is less than \$300,000.However, the Association will not:
  - (1) Pay an amount in excess of the applicable limit of insurance of the policy from which a claim arises; or
  - (2) Return to an insured any unearned premium in excess of \$25,000.

These limitations have no effect on the coverage we will provide under this policy.