

The Missouri Personal Auto Policy from the Automobile Club Inter-Insurance Exchange is a legal contract that outlines the coverage, exclusions, and obligations of both the policyholder and the insurer. It provides liability coverage for bodily injury and property damage, covering damages for which the insured is legally liable due to auto accidents, with exclusions for criminal fines, punitive damages, and certain other liabilities. The insurer is obligated to defend claims, even if they are groundless, and may settle claims as deemed appropriate. Supplementary payments include defense costs, interest on judgments, and reasonable expenses incurred at the insurer's request, along with a special benefit for the named insured in case of death or injury from a collision. Medical payments coverage is included for the insured and passengers, with specific exclusions and limits, while uninsured and underinsured motorist coverage protects against accidents involving drivers lacking adequate insurance. Physical damage coverage encompasses comprehensive and collision coverage, detailing conditions for claims and liability limits.

The policy specifies the insured's duties after an accident, including prompt reporting of incidents, and includes provisions such as the requirement for AAA membership, the insurer's rights regarding recovery of payments, and conditions for policy termination and renewal. It is non-assessable and issued only to qualified AAA members, with premium payments detailed on the declarations page. The insured must notify the insurer of any newly acquired vehicles within 30 days to maintain coverage. Coverage applies to the insured and household members while using the insured auto and any other auto or trailer with permission, subject to liability limits of \$25,000 per person, \$50,000 per occurrence, and \$10,000 for property damage as mandated by Missouri law. Exclusions include liability for vehicles owned or regularly available to the insured, injuries expected or intended by the insured, and damages from the use of vehicles in the auto business, among others.

Medical payments coverage is available for reasonable medical and funeral expenses incurred due to bodily injury from an auto accident, with exclusions for injuries sustained while occupying non-insured vehicles or during business use. Coverage C provides medical payments for bodily

injuries, with limits specified on the declarations page, and funeral expenses capped at \$5,000 per person if the coverage amount is \$5,000 or more. Coverage D covers reasonable medical and funeral expenses for insured individuals due to auto accidents, excluding injuries while occupying non-insured vehicles or during business activities. Uninsured Motorists Coverage compensates for damages from uninsured vehicles, with specific definitions and conditions, while Underinsured Motorists Coverage applies when the at-fault party's insurance is insufficient, with similar exclusions.

Physical Damage Coverage includes comprehensive and collision coverage for the insured vehicle and any non-owned vehicle, with payments reduced by a deductible. The policy provides limited coverage for personal property damage resulting from auto accidents, excluding theft and certain other losses. Exclusions under Part V include vehicles used for hire, losses due to wear and tear, and losses from illegal activities. The limits of liability for coverages G and H specify that the insurer will pay the lesser of the actual cash value, the cost to repair or replace, or the limit stated in the declarations page, minus any applicable deductible.

The policyholder must promptly notify the insurer after an accident, provide details, and cooperate in the investigation. Insureds must not make payments or assume obligations without the insurer's consent, except for necessary first aid. The policy includes a no benefit to bailee clause and outlines an appraisal process for disputes over loss amounts. General provisions require valid AAA membership for obtaining and renewing the policy, and the insurer's obligations remain intact regardless of the insured's bankruptcy. Changes to the policy must be authorized by the insurer, and any broadening of coverage during the policy period will automatically apply without additional charge. The policy is void in cases of misrepresentation or fraud, and legal action against the insurer can only be initiated after all policy terms have been complied with. The policy can be canceled by either party, with the insurer required to provide notice based on the reason for cancellation, and a premium refund may be issued on a pro-rata basis. The insured agrees to pay the premium stated in the declarations and any adjustments due to changes in information affecting the premium.