

The Hanover Insurance Company

IM441-1093 01 09

This endorsement changes your policy  
-- PLEASE READ THIS CAREFULLY --

## AMENDATORY ENDORSEMENT MISSOURI

1. The policy is amended to include the following:

### **Missouri Property And Casualty Insurance Guaranty Association Coverage Limitations**

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.

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:

- a. 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 the 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.
- b. 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.

2. The policy is amended to include the following information about Hanover Insurance Company.

Hanover Insurance Company

440 Lincoln Street

Worcester, MA 01653

Phone: 1-508-855-1000

**1-800-853-0456 (Toll-free)**

3. Under Dishonest Acts, the section is deleted and replaced by the following:

We will not cover any loss caused by your dishonesty or anyone acting for you. Nor do we cover any loss arising from your illegal acts. However, if a loss results from a pattern of domestic violence committed by or at the direction of an insured, this exclusion will not apply to an otherwise covered loss suffered by another insured who did not cooperate with or contribute to the act that caused the loss. The innocent insured must file a police report and complete a sworn affidavit for "us" that includes both the cause of the loss and a pledge to cooperate in any criminal prosecution of the person committing the act causing the loss.

Subject to all other "terms" of this policy, "our" payment to an insured who did not cooperate in or contribute to the act that caused the loss may be limited to that person's insurable interest in the property, less any payment made to a mortgagee or other party with a legal secured interest in the property. "We" retain all rights set forth in the Subrogation condition of this policy with regard to action against the perpetrator of the act that caused the loss.