

Application for Insurance (continued)

*Information on Additional Fees

The "Fees" stated in the "Premium/Fees" section on Page 1 apply on a per-policy, not an account basis. The following additional fees also apply:

1. **Service Charge per installment** (In consideration of our agreement to allow you to pay in installments):
 - For Automatic Bank Payment plans also enrolled in online billing (paperless): **\$0.00** (applied per account)
 - For other Automatic Bank Payment plans: **\$2.00** (applied per account)
 - For Automatic Debit Card plans: **\$3.00** (applied per account)
 - For Automatic Credit Card plans: **\$5.00** (applied per account)
 - For all non-automatic payment plans: **\$7.00** (applied per account)
2. **Late Fee: \$15.00** (applied per account)
3. **Returned Payment Charge: \$20.00** (applied per check, electronic transaction, or other remittance which is not honored by your financial institution for reasons including, but not limited to, insufficient funds or a closed account)
4. **Reinstatement Fee: \$25.00** (applied per policy)

One or more of the fees or charges described above may be deemed a part of premium under applicable state law.

If this account is for more than one policy, changes in these fees are not effective until the revised fee information is provided for each policy.

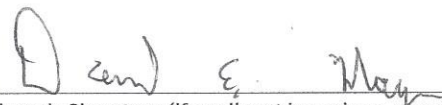
I agree that the amount of any fee charged may change with any renewal of coverage and that the Insurer retains the right to change the amount, terms or conditions of the assessment of any fee with any such renewal. I understand that if the Insurer changes the amount of the assessment of any fee listed above, the Insurer will notify me of these changes in their offer to renew my policy.

I further understand that I am required to pay all fees assessed. My failure to pay more than a single late fee or failure to pay more than a single installment fee may result in cancellation of my coverage. Failure to pay any fees may result in the assessment of additional fees or the possibility of my account being assigned to a collections bureau.

Acknowledgment. I represent that I have applied for the insurance coverage(s) and limits as set forth in this Application for Insurance. I confirm that I have provided true, correct and complete information to the best of my knowledge in this Application, including the statements I was required to initial in the Declarations of Applicant section. The information provided above and my promises are offered to the Insurer as an inducement to issue the policy for which I am applying. I acknowledge and agree that a failure to provide any and all additional information requested within the time required, or my having concealed or misrepresented any material information requested in this Application or in the Declarations of Applicant section may cause an increase in the risk of loss for the insurer and may, depending upon the law of the State in which I am signing, result in a declination of my Application, an increase in premium, failure to pay my claim(s), cancellation, nonrenewal or rescission of any policy that may be issued to me.

I have read the above Application for Insurance. I agree that the application accurately summarizes the insurance for which I have applied and agree to the terms and conditions of the insurance as described in the Application.

Signed this _____ day of _____, _____
Month Year

X 
Applicant's Signature (if applicant is a minor, parent or guardian must also sign)

Application for Insurance (continued)

Declarations of Applicant

(Applicant Must initial all items)

- 1) DEM All persons in my household are declared on this application with no exception, including, but not limited to:
 - a. All persons of legal driving age, whether or not they are licensed to drive, including permit drivers;
 - b. All persons whether or not they are related to me by blood, marriage, or adoption, including students attending school away from home, and;
 - c. All persons whether or not they are insured by another insurer.
- 2) DEM All persons who regularly operate any car insured under this policy are declared on this application. Regularly operate means operating any car insured under this policy for more than 30 days per year.
- 3) DEM All vehicles in my household, intended for coverage under this policy, are declared on this application without exception. Vehicles that appear on this application of insurance are:
 - a. Owned by me and/or my spouse, resident relative, or family member in the household, and;
 - b. Regularly parked, stored or garaged at my residence, except when noted that the vehicle is parked, stored or garaged at a different location.
- 4) DEM None of the vehicles listed on this application are used:
 - a. to carry persons for a charge or fee, such as for a limousine, taxi service, or rideshare service unless I have disclosed my or any driver's participation in such rideshare service (like Uber or Lyft) to my agent or the Company and purchased/have available coverage for such rideshare service. I understand that use in a shared-expense car pool is acceptable;
 - b. in the business of selling, repairing, servicing, storing, or parking of vehicles;
 - c. in any racing, speed, or demolition event or contest or stunting activity or in preparation for such an event, contest, or activity;
 - d. as a vehicle rented or leased to others;
 - e. by my employee (unless by a domestic employee, such as maids, chauffeurs, or nannies which must be listed on the policy);
 - f. in the pick-up or delivery of goods or services, including but not limited to the business or occupation of pizza delivery, farm produce delivery, mail delivery, newspaper delivery, messenger service, or;
 - g. for emergency services.
- 5) DEM I have disclosed all vehicles owned, maintained or operated in any full or part-time profession, occupation, trade or commercial enterprise.
- 6) DEM None of the drivers declared on this application have been convicted of insurance fraud.
- 7) DEM At least one vehicle listed on the application is garaged in Missouri at least ten (10) months a year.