



**MISSOURI**

**PERSONAL UMBRELLA**

**MANUAL**

# **MADISON MUTUAL INSURANCE COMPANY**

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## **PERSONAL UMBRELLA AUTHORITY GUIDELINES**

The agent is authorized to issue a Personal Umbrella application up to limits of one million that meets all of the guidelines of the program. Higher limits must be referred to the Home Office for approval. See page I A-1 regarding ineligible exposures and page I A-2 for eligibility requirements and underlying policies.

## **PERSONAL UMBRELLA AGENTS' UNDERWRITING GUIDELINES**

An application for insurance is submitted at the discretion of the agent, who should use all available information in the field underwriting process. The Home Office uses all information including the application, the history we maintain and other sources of public information.

We view the integrity of the information on the application with major importance. The truthfulness of the details of claims is important to the underwriting decision. It is important to note that the underwriting process is based on all available information.

All policies are written for one year.

Applicants should be of integrity, good morals and reputation. An application is written only in the name of an individual and spouse, and is specifically designed for executives, various professionals and other individuals with the need for substantial liability protection. In the case of the professional person, there must be a record of ethical and competent practices.

**Persons not eligible include, but are not limited to, the following occupations which place them in the public limelight or criticism:**

- Politicians (not including town assemblymen, city council members, or selectmen for towns <10,000 people)
- Labor leaders
- Public Lecturers
- Entertainers including professional actors, actresses, athletes, radio and/or TV broadcasters and telecasters
- Newspaper or magazine reporters, editors, or publishers
- Any person presently involved in a lawsuit
- Persons who represent a moral hazard or anyone who has been sued for libel or slander
- Motor vehicle operators with:
  - More than two moving violations or at-fault accidents in a three-year period
  - Any convictions for reckless driving or driving while intoxicated within the last 10 years or limited by state law
- Day Care Operators
- Private Investigators
- Law Enforcement Officials (not including: judges, bailiffs, correction officers, probation officers, fire personnel, or state/town inspectors)

**Exposures generally considered undesirable and may be disqualified:**

- Any exposure that would not meet our Primary Underwriting Requirements.
- Pools that meet any of the following criteria:
  - Unfenced in-ground pool or above ground pool (including seasonal inflatable pools deeper than 36 inches) without a removable ladder or deck with a gate
  - Any pool with a slide
  - Diving board greater than 3 feet in height, measured from the ground
  - Platforms, Rock features or jumping apparatuses
- More than 4 Residential Properties (RP).
- Off Premises office or more than an incidental on-premises office.

- Any properties that contain trampolines
- Any properties that contain skateboard ramps
- Motorcycles - if driven by an insured under the age of 25; and/or if the vehicle is equipped with an engine generating more than 750cc's of displacement; and/or if the operator has less than five (5) years of experience with this type of motorcycle.
- Watercraft:
  1. Personal watercraft such as Jet Skis or Wave Runners exceeding 120hp and/or 60mph
  2. Any motorboat or vessel that:
    - a. Exceeds the boat's manufacturer's max horsepower
    - b. Exceeds 50 feet in length
    - c. Can exceed 50mph (45 knots) using the combination of type of boat, stated engine horsepower, and weight of vessel
    - d. Is classified as a performance craft, racing boat, or "watercraft built for speed"
  3. Non-standard types (e.g. Homemade, kit, hydrofoil, air propeller, or any unique design or construction);
  4. Vessels with full-time or part-time paid crews;
  5. Youthful operators under 19 years of age. Any operator under the age of 25 must hold a Coast Guard approved certificate;
  6. Boats operated by persons with little or no boating experience. Operators should have five years of boating experience with the type of vessel being insured;
  7. Operators whose driving record would not qualify them for our auto program;

**Coverage Not Available on the Personal Umbrella:**

- Professional and Aircraft liability coverage is not available.
- Uninsured and Underinsured Motorist Coverages are not available on the Personal Umbrella Policy.

**To be eligible, the Company must:**

- Write all underlying policies that are available.
- Write employers liability coverage on underlying policies when farms are insured.
- A copy of a policy declaration must be provided for any personal insurance not provided by Madison Mutual Insurance Company and it must be written by a company or carrier with an A.M. Best's rating of B+ or better.
- If the applicant has no owned autos, an application may be submitted using the Non-Ownership charge. However, some underlying coverage must exist in the form of a Non-Ownership Automobile Liability Policy or Drive Other Car coverage.
- In the case of co-ownership of property, a copy of the declaration for the co-owner's policy must be submitted.

**Special Rates:**

- The company may change rates other than those indicated when required by its reinsurers and submitted as an individual risk filing.

### POLICY TYPE

The Personal Umbrella policy provides for a \$1,000,000 basic limit of liability for each occurrence. Optional limits are available up to \$5,000,000. The two principal features include:

- Excess coverage over the insured's primary underlying policies.
- Additional coverage for exposures not provided for under the insured's primary policies (This coverage is subject to a retained limit of \$250, \$500 or \$1000).

The basic coverage under this program may include:

- Personal Liability including residences and farms
- Eligible owned and non-owned automobiles
- Watercraft
- Employers Liability
- Recreational Vehicles

### RETENTION LIMIT DISCOUNTS

The minimum retention by the insured for occurrences not covered by underlying insurance is \$250. For retained limits greater than \$250, reduce the total premium as follows:

<u>Retained Limit</u>	<u>Premium Credit</u>
\$500	\$3.00
\$1,000	\$5.00

## **BILLING PAYMENT OPTIONS**

Our Umbrella program offers three payment options to policyholders. These options are the following:

- Direct Bill – Pay in Full
- Direct Bill – 6 Pay requires two months down – 5 remaining installments every 45 days
- Automated Debit 12 Pay - A monthly (ACH) requires 2 months down

Down payments on any bill plan option can be made by the following payment types:

- ACH from the customer's account
- ACH Trust from the agent's trust account
- Credit Card

There is a \$5 Installment Fee applied to all Direct Bill pay plans to all installment payments, not the down payment.

Automated Debit 12 Pay requires an authorization form to be completed and attached to the policy or kept in the agency office. There is a \$1 service charge per installment when selecting this method of payment. This type of payment does require an immediate down payment. If no money is collected, an immediate transaction will pull from the customer's account.

There is a \$20 Insufficient Fund charge when a payment is not honored by the financial institution.

A \$20 fee will be applied for any rejected Credit Card payment.

In order to finalize any outstanding balances, there is a minimum seven-day delay until any refunds are processed.

In the event we receive an overpayment on a policy, the entire amount will be applied to the following installment and will not be divided among the remaining installments.

Endorsements that are made to a policy and results in an amount due will be divided among the remaining installments. If there are no remaining installments and an endorsement has been processed which results in a charge of \$25 or less, the amount will be added to the next renewal.

If a policy is cancelled for non-payment and a payment is later received there are two options:

- Reinstate with a lapse in coverage. This is allowed only within 16 days after cancellation and there is no coverage during this time. Payments received after the 16 days will be returned
- If 30 days past the due date, a new application must be submitted as new business, and all previous discounts will not apply

## COVERAGE LIABILITY MINIMUMS

If Madison Mutual is not the primary carrier, the minimum underlying requirement is \$500,000

### Coverage

### Required Underlying Limits

- Automobiles including motorcycles, antique vehicles, trailers, motor scooter and/or motor homes
    - With youthful operator (25 years or less) \$500,000/500,000 Bodily Injury
    - Without youthful operator \$300,000/500,000 Bodily Injury
  - Homeowners or Farmowners Personal Liability \$300,000 each occurrence
  - Watercraft Liability \$300,000 each occurrence  
or  
\$250,000/500,000 Bodily Injury
- Note:** No personal umbrella coverage is available for any watercraft greater than 50ft in length, >300hp or any watercraft requiring a crew
- Non-licensed recreational vehicles (must include Guest Passenger Liability) \$250,000/500,000 Bodily Injury  
or  
\$300,000 Combined Single Limit
  - Business Pursuits or Owned Property - Rental Property (Up to 4 family) \$300,000 each occurrence
  - Employers' Liability  
  
Bodily Injury by accident  
\$100,000 each accident  
  
Bodily Injury by disease  
\$500,000 policy limit  
  
Bodily Injury by disease  
\$100,000 each employee

**UMBRELLA RATES**

\*Minimum Annual Premium is \$160.00

\*The Company may modify the premium based on the exposure.

**PERSONAL LIABILITY - Residences & Farms**

		<b>\$1M</b>	<b>\$2M</b>	<b>\$3M</b>	<b>\$4M</b>	<b>\$5M</b>
<b>A. Initial Residence</b>						
	160 acres or less	\$60	\$90	\$120	\$150	\$180
<b>B. Initial Farm Residence</b>						
	160 acres or less	\$60	\$96	\$132	\$168	\$204
<b>C. Each Additional Residence (Includes Farms)</b>		\$20	\$30	\$40	\$50	\$60
<b>D. Principal Residence in Territory 1 (Surcharge)</b> (see Appendix A)		\$20	\$30	\$40	\$50	\$60
<b>E. Additional Farm Acreage</b>						
	0 - 160 acres	\$10	\$16	\$22	\$28	\$34
	161 - 500 acres	\$20	\$32	\$44	\$56	\$68
	501 - 1000 acres	\$30	\$48	\$66	\$84	\$102
	1001 - 1500 acres	\$40	\$64	\$88	\$112	\$136
	1501- 2000 acres	\$50	\$80	\$110	\$140	\$170
	Over 2000 acres	\$60	\$96	\$132	\$168	\$208
	*Includes all owned, leased, rented, and operated acres.					
	*Do not charge for acreage if wooded or used for a yard.					
<b>F. Vacant Lot &lt; 5 acres</b>		\$10	\$16	\$22	\$28	\$34
<b>G. Time Share</b>		\$15	\$24	\$33	\$42	\$51
<b>H. Additional Insured</b>						
	Business Type	\$15	\$15	\$15	\$15	\$15
	All Other Types	N/C	N/C	N/C	N/C	N/C
<b>I. Pond or Adjoining Lake</b>		\$10	\$16	\$22	\$28	\$34
<b>J. Vacant Lots with Structures</b>		\$15	\$24	\$33	\$42	\$51
<b>K. In-Ground or Above Ground Pools</b> (including temporary inflatable >36 in)		\$25	\$38	\$50	\$63	\$75
	Hot Tub	N/C	N/C	N/C	N/C	N/C

**AUTOMOBILE LIABILITY**

	<b>\$1M</b>	<b>\$2M</b>	<b>\$3M</b>	<b>\$4M</b>	<b>\$5M</b>
<b>A. Initial Vehicle</b>	\$ 85	\$136	\$187	\$238	\$289
<b>B. Additional Vehicle</b> *Owned, Leased, or Furnished for Regular Use	\$ 40	\$ 60	\$ 80	\$100	\$120
<b>C. No Vehicle - Non-Ownership Charge</b>	\$ 50	\$ 80	\$110	\$140	\$170
<b>D. Antique Vehicle</b> *Registered for use on public roads	\$25	\$38	\$50	\$63	\$75
<b>E. Youthful Driver Surcharge (less than 25)</b> *Number of youthful operators should not exceed the number of vehicles	\$55	\$83	\$110	\$140	\$170
<b>F. Youthful Driver Surcharge (less than 25)</b> *1 moving violation and/or any at-fault accident in the past three years	\$75	\$113	\$150	\$188	\$225
<b>G. Motorcycle</b>	\$30	\$48	\$66	\$84	\$102
<b>H. Motor Home</b>	\$55	\$83	\$110	\$138	\$165
<b>I. Vehicle Registered in Territory 1 (Surcharge)</b> (see Appendix A)	\$25	\$38	\$50	\$63	\$75
<b>J. Utility Trailer &gt;25ft</b> *No charge under 25ft	\$20	\$30	\$40	\$50	\$60
<b>K. Camper Trailers incl. 5th Wheel</b>	\$55	\$83	\$110	\$138	\$165

**WATERCRAFT LIABILITY**

	<b>\$1M</b>	<b>\$2M</b>	<b>\$3M</b>	<b>\$4M</b>	<b>\$5M</b>
<b>A. Non-Powered Watercraft</b> Sail Boats and Paddle Boats - NO POWER	N/C	N/C	N/C	N/C	N/C
<b>B. Powered Sailboats</b>					
Less than 26ft	N/C	N/C	N/C	N/C	N/C
26-50ft	\$25	\$38	\$50	\$63	\$75
Greater than 50ft - <b>SUBMIT FOR APPROVAL</b>	\$150	\$225	\$300	\$375	\$450
<b>C. Cruiser/Passenger - Length 0-25ft</b>					
Max Speed 0-25mph	\$25	\$38	\$50	\$63	\$75
Max Speed 26-44mph	\$35	\$53	\$70	\$88	\$105
Max Speed 45-50mph	\$50	\$75	\$100	\$125	\$150
Max Speed +50mph - <b>SUBMIT FOR APPROVAL</b>	\$150	\$225	\$300	\$375	\$450

**D. Cruiser/Passenger - Length 26-50ft**

Max Speed 0-25mph	\$35	\$53	\$70	\$88	\$105
Max Speed 26-44mph	\$50	\$75	\$100	\$125	\$150
Max Speed 45-50mph	\$75	\$113	\$150	\$188	\$225
Max Speed +50mph - <b>SUBMIT FOR APPROVAL</b>	\$150	\$225	\$300	\$375	\$450

**E. Wave Runners/Jet Ski's**

\$40	\$60	\$80	\$100	\$120
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\*Not to exceed 120hp or 60mph - 1-3 passengers

**F. Youthful Watercraft Operator (16-25 years old)**

\$20	\$32	\$44	\$56	\$68
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\*Number of youthful operators should not exceed the number of watercrafts

**RECREATIONAL VEHICLES**

	<b>\$1M</b>	<b>\$2M</b>	<b>\$3M</b>	<b>\$4M</b>	<b>\$5M</b>
<b>A. Golf Cart</b>	\$ 25	\$ 38	\$ 50	\$ 63	\$ 75
<b>B. Snowmobiles</b>	\$ 25	\$ 38	\$ 50	\$ 63	\$ 75
<b>C. ATV</b>	\$ 25	\$ 38	\$ 50	\$ 63	\$ 75
<b>D. Mini-Bikes</b>	\$ 25	\$ 38	\$ 50	\$ 63	\$ 75
<b>E. Trail Bikes</b>	\$ 25	\$ 38	\$ 50	\$ 63	\$ 75
<b>F. Other Vehicles Not Licensed for Highway</b>	\$ 25	\$ 38	\$ 50	\$ 63	\$ 75
<b>G. Other RV Vehicles</b>	\$ 25	\$ 38	\$ 50	\$ 63	\$ 75
<b>H. Youthful Driver Surcharge/RV (age 16-25)</b>	\$ 20	\$ 32	\$ 44	\$ 56	\$ 68

\*Number of youthful operators should not exceed the number of recreational vehicles.

**BUSINESS PURSUITS, BUSINESS PROPERTY, AND OTHERS**

	<b>\$1M</b>	<b>\$2M</b>	<b>\$3M</b>	<b>\$4M</b>	<b>\$5M</b>
<b>A. Business Pursuits</b>					
HO, FO, CPL, or FCPL additional	\$ 10	\$ 16	\$ 22	\$ 28	\$ 34
Office Premises	\$ 10	\$ 16	\$ 22	\$ 28	\$ 34
<b>B. Custom Farming</b>	\$ 25	\$ 40	\$ 55	\$ 70	\$ 83

## UMBRELLA ENDORSEMENTS

**DL2489 (07/21)** – Cap on Losses from Certified Acts of Terrorism; Disclosure Pursuant to Terrorism Risk Insurance Act

**DL9801 (02/15)** – Personal Umbrella Liability Policy

**DL9806 (02/15)** – Personal Umbrella Liability Policy Excess Incidental Farming Personal Liability Coverage Endorsement

**DL9808 (03/18)** – Personal Umbrella Liability Policy Trust Endorsement

**DL9812 (02/15)** – Personal Umbrella Liability Policy Auto Liability Following Form Endorsement

**DL9813 (02/15)** – Personal Umbrella Liability Policy Exclusion – Designated Auto Endorsement

**DL9814 (02/15)** – Personal Umbrella Liability Policy Exclusion – Designated Recreational Motor Vehicle Endorsement

**DL9815 (02/15)** – Personal Umbrella Liability Policy Exclusion – Designated Watercraft Endorsement

**DL9816 (02/15)** – Personal Umbrella Liability Policy Exclusion – All Hazards in Connection with Designated Premises Endorsement

**DL9817 (02/15)** – Personal Umbrella Liability Policy Exclusion – Fungi, Wet, or Dry Rot, or Bacteria Endorsement

**DL9823 (02/15)** – Personal Umbrella Liability Policy – Named Driver Exclusion Endorsement

**DL9824 (02/15)** – Personal Umbrella Liability Policy Exclusion – Motorcycle and Moped Endorsement

**DL9825 (02/15)** – Personal Umbrella Liability Policy Exclusion – Watercraft Endorsement

**DL9826 (02/15)** – Personal Umbrella Liability Policy Exclusion – Recreational Motor Vehicle Endorsement

**DL9830 (02/15)** – Personal Umbrella Liability Policy Exclusion – Motor Home Endorsement Personal Umbrella Liability Policy

**DL9850 (06/16)** – Personal Umbrella Liability Policy Amendment of Policy Provisions – Missouri

**DL9902 (02/15)** – Excess Permitted Incidental Occupancies Liability Coverage Endorsement

**DL9912 (10/15)** – Personal Umbrella Liability Policy – Public or Livery Conveyance Exclusion Endorsement

**DL9932 (06/16)** – Personal Umbrella Liability Policy Excess Home Business Liability Coverage Endorsement – Missouri

**DL9953 (03/18)** – Personal Umbrella Home-Sharing Host Activities Amendatory Endorsement

**DL9954 (03/18)** – Personal Umbrella Liability Exclusion – Unmanned Aircraft

**MM716 (10/12)** – Named Driver Exclusion – Specified Auto

**MM725 (10/12)** – Additional Insured Endorsement

**MM740 (10/12)** – Additional Insured Endorsement – Partnership or Joint Venture

08/15/2025

Madison Mutual Insurance Company (MO)

- MM745 (10/12)** – Additional Insured Endorsement – Corporation
- MM750 (10/12)** – Additional Insured Endorsement – Financial Institution
- MM770 (10/12)** – Named Motorcycle Operator Exclusion Endorsement
- MM771 (10/12)** – Named All-Terrain Vehicle Operator Exclusion Endorsement
- MM772 (10/12)** – Named Watercraft Operator Exclusion Endorsement
- MM901 (01/25)** – Personal Umbrella Liability Policy – Asbestos and Pollution Exclusion Endorsement
- MM902 (01/25)** – Personal Umbrella Liability Policy – Terrorism Exclusion Endorsement
- MM903 (01/25)** – Personal Umbrella Liability Policy – Cyber Incident, Electronic Data, Confidential or Personal Material or Information, and Violation of Law Addressing Data Privacy

**TERRITORY 1 ZIP CODES**

City	County	Zip
Lees Summit	Jackson	64002
Blue Springs	Jackson	64013
Blue Springs	Jackson	64014
Blue Springs	Jackson	64015
Lake Tapawingo	Jackson	64015
Buckner	Jackson	64016
Blue Springs	Jackson	64029
Grain Valley	Jackson	64029
Grandview	Jackson	64030
Greenwood	Jackson	64034
Lake Winnebago	Jackson	64034
Independence	Jackson	64050
Sugar Creek	Jackson	64050
Independence	Jackson	64051
Independence	Jackson	64052
Independence	Jackson	64053
Sugar Creek	Jackson	64053
Independence	Jackson	64054
Sugar Creek	Jackson	64054
Independence	Jackson	64055
Independence	Jackson	64056
Sugar Creek	Jackson	64056
Independence	Jackson	64057
Independence	Jackson	64058
Sugar Creek	Jackson	64058
Lake Lotawana	Jackson	64063
Lees Summit	Jackson	64063
Unity Village	Jackson	64063
Blue Springs	Jackson	64064
Lees Summit	Jackson	64064
Unity Village	Jackson	64064
Lees Summit	Jackson	64065
Unity Village	Jackson	64065
Levasy	Jackson	64066
Lone Jack	Jackson	64070
Oak Grove	Jackson	64075
Lees Summit	Jackson	64081
Lees Summit	Jackson	64082
Lake Lotawana	Jackson	64086
Lees Summit	Jackson	64086
Lone Jack	Jackson	64086
Fort Osage	Jackson	64088
Sibley	Jackson	64088
Kansas City	Jackson	64101
Kansas City	Jackson	64102
Kansas City	Jackson	64105
Kansas City	Jackson	64106
Kansas City	Jackson	64108
Kansas City	Jackson	64109

City	County	Zip
Kansas City	Jackson	64110
Kansas City	Jackson	64111
Kansas City	Jackson	64112
Kansas City	Jackson	64113
Kansas City	Jackson	64114
Kansas City	Jackson	64120
Kansas City	Jackson	64121
Kansas City	Jackson	64123
Kansas City	Jackson	64124
Kansas City	Jackson	64125
Kansas City	Jackson	64126
Kansas City	Jackson	64127
Kansas City	Jackson	64128
Kansas City	Jackson	64129
Raytown	Jackson	64129
Kansas City	Jackson	64130
Kansas City	Jackson	64131
Kansas City	Jackson	64132
Kansas City	Jackson	64133
Raytown	Jackson	64133
Kansas City	Jackson	64134
Kansas City	Jackson	64136
Kansas City	Jackson	64137
Kansas City	Jackson	64138
Raytown	Jackson	64138
Kansas City	Jackson	64139
Kansas City	Jackson	64141
Kansas City	Jackson	64145
Kansas City	Jackson	64146
Kansas City	Jackson	64147
Martin City	Jackson	64147
Kansas City	Jackson	64148
Kansas City	Jackson	64149
Kansas City	Jackson	64170
Kansas City	Jackson	64171
Kansas City	Jackson	64179
Kansas City	Jackson	64180
Kansas City	Jackson	64184
Kansas City	Jackson	64187
Kansas City	Jackson	64191
Kansas City	Jackson	64196
Kansas City	Jackson	64197
Kansas City	Jackson	64198
Kansas City	Jackson	64199
Kansas City	Jackson	64999
Chesterfield	Saint Louis	63005
Clarkson Valley	Saint Louis	63005
Gumbo	Saint Louis	63005
Wildwood	Saint Louis	63005

City	County	Zip
Chesterfield	Saint Louis	63006
Ballwin	Saint Louis	63011
Ellisville	Saint Louis	63011
Manchester	Saint Louis	63011
Wildwood	Saint Louis	63011
Winchester	Saint Louis	63011
Chesterfield	Saint Louis	63017
Clarkson Valley	Saint Louis	63017
Town and Country	Saint Louis	63017
Ballwin	Saint Louis	63021
Ellisville	Saint Louis	63021
Manchester	Saint Louis	63021
Sherman	Saint Louis	63021
Twin Oaks	Saint Louis	63021
Wildwood	Saint Louis	63021
Winchester	Saint Louis	63021
Ballwin	Saint Louis	63022
Ballwin	Saint Louis	63024
Allenton	Saint Louis	63025
Byrnes Mill	Saint Louis	63025
Crescent	Saint Louis	63025
Eureka	Saint Louis	63025
Hoene Spring	Saint Louis	63025
Times Beach	Saint Louis	63025
Wildwood	Saint Louis	63025
Fenton	Saint Louis	63026
Murphy	Saint Louis	63026
Florissant	Saint Louis	63031
Florissant	Saint Louis	63032
Black Jack	Saint Louis	63033
Florissant	Saint Louis	63033
Florissant	Saint Louis	63034
Ellisville	Saint Louis	63038
Glencoe	Saint Louis	63038
Pond	Saint Louis	63038
Wildwood	Saint Louis	63038
Grover	Saint Louis	63040
Lake Chesterfield	Saint Louis	63040
Pond	Saint Louis	63040
Wildwood	Saint Louis	63040
Hazelwood	Saint Louis	63042
Robertson	Saint Louis	63042
Vigus	Saint Louis	63042
Hazelwood	Saint Louis	63043
Maryland Heights	Saint Louis	63043
Bridgeton	Saint Louis	63044
Bridgeton Terrace	Saint Louis	63044
Hazelwood	Saint Louis	63044
Earth City	Saint Louis	63045
Northwest Plaza	Saint Louis	63074
Saint Ann	Saint Louis	63074

City	County	Zip
Manchester	Saint Louis	63088
Twin Oaks	Saint Louis	63088
Valley Park	Saint Louis	63088
Fenton	Saint Louis	63099
Clayton	Saint Louis	63105
Saint Louis	Saint Louis	63105
Breckenridge Hills	Saint Louis	63114
Charlack	Saint Louis	63114
Overland	Saint Louis	63114
Saint John	Saint Louis	63114
Saint Louis	Saint Louis	63114
Vinita Park	Saint Louis	63114
Clayton	Saint Louis	63117
Richmond Heights	Saint Louis	63117
Saint Louis	Saint Louis	63117
Rock Hill	Saint Louis	63119
Saint Louis	Saint Louis	63119
Shrewsbury	Saint Louis	63119
Webster Groves	Saint Louis	63119
Bel Nor	Saint Louis	63121
Bel Ridge	Saint Louis	63121
Bellerive	Saint Louis	63121
Beverly Hills	Saint Louis	63121
Normandy	Saint Louis	63121
Northwoods	Saint Louis	63121
Pasadena Hills	Saint Louis	63121
Pasadena Park	Saint Louis	63121
Saint Louis	Saint Louis	63121
Velda Village Hills	Saint Louis	63121
Glendale	Saint Louis	63122
Kirkwood	Saint Louis	63122
Oakland	Saint Louis	63122
Saint Louis	Saint Louis	63122
Warson Woods	Saint Louis	63122
Affton	Saint Louis	63123
Green Park	Saint Louis	63123
Saint Louis	Saint Louis	63123
Wilbur Park	Saint Louis	63123
Clayton	Saint Louis	63124
Ladue	Saint Louis	63124
Saint Louis	Saint Louis	63124
Bella Villa	Saint Louis	63125
Lemay	Saint Louis	63125
Saint Louis	Saint Louis	63125
Crestwood	Saint Louis	63126
Saint Louis	Saint Louis	63126
Sappington	Saint Louis	63126
Saint Louis	Saint Louis	63127
Sappington	Saint Louis	63127
Sunset Hills	Saint Louis	63127
Saint Louis	Saint Louis	63128

City	County	Zip
Sappington	Saint Louis	63128
Mehlville	Saint Louis	63129
Oakville	Saint Louis	63129
Saint Louis	Saint Louis	63129
Saint Louis	Saint Louis	63130
University City	Saint Louis	63130
Country Life Acres	Saint Louis	63131
Crystal Lake Park	Saint Louis	63131
Des Peres	Saint Louis	63131
Frontenac	Saint Louis	63131
Huntleigh	Saint Louis	63131
Saint Louis	Saint Louis	63131
Westwood	Saint Louis	63131
Olivette	Saint Louis	63132
Saint Louis	Saint Louis	63132
Greendale	Saint Louis	63133
Hanley Hills	Saint Louis	63133
Pagedale	Saint Louis	63133
Saint Louis	Saint Louis	63133
Wellston	Saint Louis	63133
Berkeley	Saint Louis	63134
Edmundson	Saint Louis	63134
Saint Louis	Saint Louis	63134
Woodson Terrace	Saint Louis	63134
Burke City	Saint Louis	63135
Calverton Park	Saint Louis	63135
Dellwood	Saint Louis	63135
Ferguson	Saint Louis	63135
Saint Louis	Saint Louis	63135
Country Club Hills	Saint Louis	63136
Dellwood	Saint Louis	63136
Flordell Hills	Saint Louis	63136
Jennings	Saint Louis	63136
Moline Acres	Saint Louis	63136
Saint Louis	Saint Louis	63136
Bellefontaine Neighbors	Saint Louis	63137
Glasgow Village	Saint Louis	63137
North County	Saint Louis	63137
Riverview	Saint Louis	63137
Saint Louis	Saint Louis	63137
North County	Saint Louis	63138
Saint Louis	Saint Louis	63138
Spanish Lake	Saint Louis	63138
Berkeley	Saint Louis	63140
Kinloch	Saint Louis	63140
Saint Louis	Saint Louis	63140
Creve Coeur	Saint Louis	63141
Saint Louis	Saint Louis	63141
Maplewood	Saint Louis	63143
Saint Louis	Saint Louis	63143
Brentwood	Saint Louis	63144

City	County	Zip
Saint Louis	Saint Louis	63144
Lambert Airport	Saint Louis	63145
Saint Louis	Saint Louis	63145
Saint Louis	Saint Louis	63146
Saint Louis	Saint Louis	63151
Saint Louis	Saint Louis	63167
Saint Louis	Saint Louis City	63101
Saint Louis	Saint Louis City	63102
Saint Louis	Saint Louis City	63103
Saint Louis	Saint Louis City	63104
Saint Louis	Saint Louis City	63106
Saint Louis	Saint Louis City	63107
Saint Louis	Saint Louis City	63108
Saint Louis	Saint Louis City	63109
Saint Louis	Saint Louis City	63110
Saint Louis	Saint Louis City	63111
Saint Louis	Saint Louis City	63112
Wellston	Saint Louis City	63112
Louis	Saint Louis City	63113
Saint Louis	Saint Louis City	63113
Saint Louis	Saint Louis City	63115
Saint Louis	Saint Louis City	63116
Saint Louis	Saint Louis City	63118
Goodfellow Terrace	Saint Louis City	63120
Pine Lawn	Saint Louis City	63120
Saint Louis	Saint Louis City	63120
Saint Louis	Saint Louis City	63139
Saint Louis	Saint Louis City	63147
Saint Louis	Saint Louis City	63150
Saint Louis	Saint Louis City	63155
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Saint Louis	Saint Louis City	63169
Saint Louis	Saint Louis City	63171
Saint Louis	Saint Louis City	63177
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Saint Louis	Saint Louis City	63179
Saint Louis	Saint Louis City	63180
Saint Louis	Saint Louis City	63188
Saint Louis	Saint Louis City	63195
Saint Louis	Saint Louis City	63197
Saint Louis	Saint Louis City	63199