



IMPORTANT NOTICE

Regarding Changes in Coverages and Benefits with Your New Personal Car Policy

We are introducing a new State Farm® Personal Car Policy. We are replacing your current State Farm Car Policy 9827B, Declarations Page, and endorsements with the new Personal Car Policy 9827C and corresponding endorsements.

The new Personal Car Policy is a multicar policy. This multicar format allows you to insure one or more vehicles on your policy.

This document summarizes the changes in coverages and benefits provided under the new Personal Car Policy. Editorial changes that do not change the coverage and benefits currently provided are not described. For your ease of reference, the captions in this document follow the order of the captions in the State Farm Personal Car Policy Booklet, except for an exclusion which has been added to all coverages as identified below.

Please contact your State Farm agent if you have questions.

POLICY CHANGES:

DEFINITIONS

The following defined terms have been revised:

1. **Temporary substitute car** – has been revised to:
 - a. include a car that replaces a newly acquired car in addition to a car that replaces the described car, and
 - b. remove the provision stating that a vehicle which qualifies as a temporary substitute car and a non-owned car is only considered a temporary substitute car. The most favorable coverage provided to either will apply.
2. **Your car** – Means the car or cars in the “VEHICLE SCHEDULE” on the Declarations. Since the new policy is a multicar policy, we will no longer provide coverage for a car being replaced if it is not described on the Declarations.

UNINSURED MOTOR VEHICLE COVERAGE AND UNDERINSURED MOTOR VEHICLE COVERAGE

1. Limit

The most we will pay for all damages for bodily injury to any one person is the lesser of the per person limit and the amount of all damages less any payments received from or on behalf of the at-fault party.

2. Exclusions

- a. Any named insured, rather than only the first named insured, now has coverage under their own policy while occupying a car owned by a resident relative and not insured under that same policy.
- b. There is no coverage for an insured whose bodily injury is the result of nuclear reaction, radiation, or radioactive contamination from any source.

- c. There is no coverage for an insured occupying a vehicle while it is made available or being used to carry persons for a charge unless the vehicle is being used on a share the expense basis or the insured is a passenger in a non-owned car.
- d. There is no coverage if an insured provides a covered vehicle to others while that vehicle is being used in personal vehicle sharing, peer-to-peer sharing or other similar program.

GENERAL TERMS

- 1. Required Out of State Coverage is located in the General Terms and now applies to any automobile coverage required in a state where you are involved in an accident or loss.
- 2. The Electronic Delivery provision has been deleted.

ENDORSEMENT CHANGES:

The following endorsement is new, please contact your agent if you have questions regarding this endorsement.

VEHICLE EXCLUSION ENDORSEMENT 2022A

This is a new endorsement that may be attached to your Personal Car Policy if you have previously chosen to suspend the coverage(s) listed on the endorsement for the vehicle(s) associated with this endorsement.

***DISCLAIMER:** This notice only provides a general summary of changes to your State Farm policy. This notice is not a statement of contract. This notice does not change, modify, or invalidate the provisions, terms, or conditions as set forth in your State Farm policy booklet, the most recently issued declarations, and any applicable endorsements.*

State Farm Mutual Automobile Insurance Company
State Farm Fire and Casualty Company
Bloomington, IL