

## 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 9825A, Declarations, and endorsements with the new Personal Car Policy 9825C 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.

You can view your policy booklet and endorsements at [statefarm.com/policy-library](http://statefarm.com/policy-library) without logging in. For a free paper copy of your policy and endorsements or if you have any questions please contact your agent.

#### POLICY CHANGES:

##### DEFINITIONS

We have added a provision which states that the use of the words “spouse”, “marriage”, “married” and “marital” refer to the legal union between two persons that is valid under the law of the state into which such union was entered.

The following defined terms have been revised:

- **Resident relative** – now includes persons related to all named insureds so long as they primarily reside with the first named insured.
- **Temporary substitute car** – has been revised to:
  - include a car that replaces a newly acquired car in addition to a car that replaces the described car, and
  - 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.
- **Your car** – means the car or cars shown in the “VEHICLE SCHEDULE” on the Declarations. When you acquire a replacement vehicle, your replaced vehicle will remain insured until you advise us you no longer own the vehicle and ask us to remove it.

##### EXCLUSIONS

- Under Liability Coverage, Medical Payments Coverage, Uninsured Motor Vehicle Coverage, Underinsured Motor Vehicle Coverage and Physical Damage Coverage, 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.

##### LIABILITY COVERAGE

- **Additional Definition**

Insured now includes any named insured, rather than only the first named insured, while using or maintaining a vehicle owned by, or furnished by an employer to, someone who resides in the household of the first person shown as a named insured; and

- **Supplementary Payments**

Loss of wages or salary for each day an insured attends an arbitration, mediation, or trial at our request increased from \$200 to \$250 per day.

- **Exclusions**

Named insureds and resident relatives now have coverage while occupying a non-owned car while it is made available or being used to carry persons for a charge.

## **UNINSURED MOTOR VEHICLE COVERAGE AND UNDERINSURED MOTOR VEHICLE COVERAGE**

- **Limit**

- For Uninsured Motor Vehicle Coverage language has been added to differentiate how much we will pay if you or a resident relative are injured in an accident compared to if anyone else is injured in an accident.

- **Exclusions**

- 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.
- There is no coverage for an insured whose bodily injury is the result of nuclear reaction, radiation, or radioactive contamination from any source.
- There is no coverage for an insured while occupying a vehicle used to carry persons for a charge unless the vehicle is used on a share-the-expense basis or an insured is occupying a non-owned car as a passenger.

## **PHYSICAL DAMAGE COVERAGES**

- **Additional Definitions**

Daily Rental Charge is replaced with Daily Transportation Charge. This provision now includes reimbursement for commercial transportation.

- **Insuring Agreements – Car Rental and Travel Expense Coverage**

Reimbursement of commercial transportation expenses incurred are now payable under the Car Rental and Transportation Reimbursement Expense.

- **Supplementary Pet Injury Coverage**

Coverage has been included for veterinary expenses or replacement expenses if your cat or dog is occupying a covered vehicle and is injured or dies as a result of injuries sustained in a covered loss. We will pay up to \$1,000 per animal, \$2,000 per loss for these expenses.

- **Limit and Loss Settlement – Comprehensive Coverage and Collision Coverage**

- We have specified the deductible will not apply to the repair of windshield glass.
- We have specified reasonable repair costs and labor rates are determined in the repair market where the vehicle is to be repaired.

## **GENERAL TERMS**

- 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.
- We have revised policy language describing how policy notices will be made by changing “mail or deliver” to “provide”. This will allow notice to be given in any manner required or allowed by law.
- The Electronic Delivery provision has been deleted.
- Limited coverage for Uninsured Motor Vehicle Coverage, and Underinsured Motor Vehicle Insurance has been added while an insured is driving in Mexico.

## **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.

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**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.*

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