

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 Arkansas Car Policy 9804A, Declarations, and endorsements with the new Arkansas Personal Car Policy 9804C 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.

Editorial and non-editorial changes have been made to the 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.

You can view your policy booklet and endorsements at 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:

- **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.

LIABILITY COVERAGE

- **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.

MEDICAL PAYMENTS COVERAGE, DEATH, DISMEMBERMENT AND LOSS OF SIGHT COVERAGE, and TOTAL DISABILITY COVERAGE

- **Exclusions**
 - An Exclusion for personal vehicle sharing has been added to Death Dismemberment, and Loss of sight Coverage, and to Total Disability Coverage.
- **If Other Medical Payments Coverage, Total Disability Coverage, or Similar Vehicle Insurance Applies**
 - A temporary substitute car is specified as included in the type of vehicle that has primary coverage when loaned from a licensed automobile dealer.

UNINSURED MOTOR VEHICLE COVERAGE – BODILY INJURY

- **Additional Definitions**
 - Any person occupying a temporary substitute car loaned to the insured is specified as included in the type of vehicle that has primary coverage when loaned from a licensed automobile dealer.
- **Limit**
 - Payments for compensatory damages within the Limit has been enumerated for enhanced clarification. There is no change in coverage.
- **Exclusions**
 - A Nuclear Exclusion has been added.

UNINSURED MOTOR VEHICLE COVERAGE – PROPERTY DAMAGE

- **Exclusions**
 - A Nuclear Exclusion has been added.
 - An Exclusion has been added for a vehicle rented or leased to others by the insured.
- **If Other Uninsured Motor Vehicle Coverage – Property Damage or Other Physical Damage Coverage Applies**
 - A car loaned, rented, or leased to the insured from a licensed automobile dealer is now specified in Uninsured motor Vehicle coverage – Property Damage.
 - When coverage is primary or excess has now been specified.

UNDERINSURED MOTOR VEHICLE COVERAGE

- **Additional Definitions**
 - Any person occupying a temporary substitute car loaned to the insured is specified as included in the type of vehicle that has primary coverage when loaned from a licensed automobile dealer.
- **Exclusions**
 - A Nuclear Exclusion has been added.

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.
- 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.

DISCLAIMER: *This notice 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

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