



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 Alabama Car Policy 9801A, Declarations, and endorsements with the new Personal Car Policy 9801C 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. **The multicar policy may impact your available Uninsured Motor Vehicle Coverage limits for you and resident relatives.** See the Uninsured Motor Vehicle Coverage section below. **Please contact your agent for further review or if you have questions.**

Editorial and non-editorial changes have been made to the policy. This document summarizes the non-editorial 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 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:

THIS POLICY – Editorial changes only.

DEFINITIONS

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 – Editorial changes only.

UNINSURED MOTOR VEHICLE COVERAGE

- **Limits**
 - Additional coverage may be provided for additional vehicles listed on the policy, but not to exceed two additional coverage limits.
- **Exclusions**
 - There is no coverage for an insured whose bodily injury is the result of nuclear reaction, radiation, or radioactive contamination from any source.

PHYSICAL DAMAGE COVERAGES

- **Additional Definitions**

Daily Rental Charge is replaced with Daily Transportation Charge. This provision now includes reimbursement for commercial transportation.
- **Insuring Agreements – Comprehensive Coverage**
 - Under transportation expenses, we will pay the lesser of up to seven days after we pay for the loss, or the date the vehicle has been replaced.

- **Supplementary Pet Injury Coverage**

- Veterinary expenses, treatments, procedures, or products for a cat or dog occupying a covered vehicle must be from a diagnosed injury within 30 days of the date of motor vehicle accident.
- These expenses must be incurred within one year from the date of loss and must be reported to use before we will pay.

DEATH, DISMEMBERMENT AND LOSS OF SIGHT COVERAGE AND LOSS OF EARNINGS COVERAGE – Editorial changes only.

INSURED'S DUTIES

- **Other Duties Under the Physical Damage Coverages**

- We have added the requirement to provide any necessary authorizations.

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.
- Limited Coverage in Mexico has been revised to extend Uninsured Motor Vehicle Coverage, if issued under the policy.

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