



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 9818A, Declarations, and endorsements with the new Personal Car Policy 9818C 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.

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

The following defined terms have been revised:

- **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.

UNINSURED MOTOR VEHICLE BODILY INJURY COVERAGE, UNINSURED MOTOR VEHICLE ECONOMIC-ONLY COVERAGE, AND UNINSURED MOTOR VEHICLE PROPERTY DAMAGE COVERAGE

- If you have selected Uninsured Motor Vehicle Coverage, all occupants of any the vehicles listed on the Declarations of this policy, are insured under Uninsured Motor Vehicle Coverage.
- **Exclusions**
 - There is no coverage for an insured whose bodily injury is the result of nuclear reaction, radiation, or radioactive contamination from any source.
- **Limit and Loss Settlement**
 - Under Uninsured Motor Vehicle Property Damage Coverage 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.

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