OFFER OF UNINSURED MOTOR VEHICLE COVERAGE

State Farm® offers you Uninsured Motor Vehicle Coverage. Please see your current Declarations for the amount, if any, of Uninsured Motor Vehicle Coverage you have purchased.

About Uninsured Motor Vehicle Coverage

Uninsured Motor Vehicle Coverage pays you and your passengers for injuries resulting from an accident for which an uninsured driver is legally responsible.

This coverage also protects you and your passengers for damages caused by an underinsured motor vehicle. Here's how underinsured protection works: If the other driver is at fault in an accident and damages for injuries to you and your passengers exceed that driver's bodily injury liability coverage limits, Uninsured Motor Vehicle Coverage can provide additional protection up to the limits you choose.

The Uninsured Motor Vehicle Coverage limit, if any, you selected will not increase, regardless of the number of vehicles insured under this policy.

If you have purchased Uninsured Motor Vehicle Coverage on more than one policy, you will not be able to add together the limits of this coverage to determine the total amount of coverage available.

In addition to the above limitation, if you, your spouse, or a resident family member are injured while occupying a car owned by you, your spouse, or one of those family members, the only Uninsured Motor Vehicle Coverage that applies is the coverage available from the policy which insures that vehicle.

You may not collect from policies which insure other cars owned by you, your spouse, or your resident family members (unless that other Uninsured Motor Vehicle Coverage is needed to provide you with the minimum protection required by Nevada law). However, the first person shown on the Declarations as a named insured and that person's resident spouse may collect from this policy if injured in a household vehicle not owned by one or both of them if that vehicle does not have a policy which insures that vehicle for Uninsured Motor Vehicle Coverage.

About Available Limits

You may purchase Uninsured Motor Vehicle Coverage with limits up to your bodily injury Liability Coverage limits. If you want Uninsured Motor Vehicle Coverage with limits other than those offered on your Declarations, please contact your State Farm agent immediately.

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

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