



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 9843A**, Declarations, and endorsements with the new **Personal Car Policy 9843C** and corresponding endorsements.

Your current policy is limited to a maximum of four vehicles. The new Personal Car Policy allows you to insure more than four 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.

It is your responsibility to inform us of all regular drivers of your vehicles and changes to those drivers throughout the life of your policy. Failure to disclose drivers may result in denial of coverage. Regular drivers, regardless of their relationship to the primary named insured or their residence address, include:

- All drivers who drive the vehicle(s) on the policy once or more in a typical month
- All drivers who regularly drive the vehicle(s) at least three months of the year
- For business related vehicles, also include the business owner(s) and employee(s) that drive the vehicle(s) in any capacity

The drivers disclosed to us are listed on the most recent copy of your Declarations. Review the drivers and contact your agent if you need to add or remove any listed drivers.

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

Language has been added which states that the insurance provided by your policy is based on the information you provide to us. Misleading or concealing of information that affects eligibility or premium may result in adverse action, such as denial of coverage under the policy.

DEFINITIONS

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.

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's household.

UNINSURED /UNDERINSURED MOTORIST COVERAGE

If you have selected Uninsured/Underinsured Motorist Coverage, all occupants of any vehicle listed on the Declarations of this policy, are insured under Uninsured Motor Vehicle Coverage.

PHYSICAL DAMAGE COVERAGES

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

Appraisal provision now applies for actual cash value of the covered vehicle or amount of loss.

INSURED'S DUTIES

- **Duty to Notify Us of Changes**

- You must inform us of any changes to the information shown on the Declarations or that affects eligibility or premium.
- You must confirm the accuracy of the information on the Declarations and promptly notify us if corrections are necessary.
- Failure to notify us of changes that affect eligibility or premium may result in voiding or rescission of the policy, or denial of coverage under the policy.

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.
- Premium has been updated to specify some elements that may affect the premium at time of renewal.
- We may cancel the policy if you made false statements with the intent to conceal, misrepresent any material fact, or omit information in connection with the application for this policy or any change to the information during the policy period that affects eligibility or premium.
- Concealment, Misrepresentation, or Fraud now includes voiding or rescission of the policy if you made false statements with the intent to conceal, misrepresent any material fact, or omit information in connection with the application for this policy or any change to the information during the policy period that affects eligibility or premium.

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