

## IMPORTANT NOTICE

### Regarding Changes in Coverages and Benefits with Our New Business Car Policy

We are introducing a new State Farm® Business Car Policy. For vehicles rated “commercial use”, we are replacing the current State Farm Car Policy 9643A, Declarations Page, and applicable endorsements with the new Business Car Policy 9643C.

This brochure describes the changes in coverages and benefits provided under the new Business 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 brochure follow the order of the captions in the State Farm Business Car Policy Booklet.

You will receive your new Declarations, State Farm Business Car Policy Booklet, and any applicable endorsements after you pay your premium.

Please contact your State Farm agent if you have questions.

#### **STATE FARM BUSINESS CAR POLICY BOOKLET 9643C**

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.

#### **DEFINITIONS**

We have added the following:

- The words “spouse”, “marriage”, “married”, and “marital” refer to the legal union between two persons that is recognized by and valid under the law of the state into which such union was entered.

We have revised the definitions of the following terms:

- **Newly Acquired Car** – Revised to include, if the “ENTITY” shown on the Declarations is “Individual”, a car newly owned by a spouse or a resident relative of the named insured.
- **Temporary Substitute Car** – Revised to specifically include the replacement of a newly acquired car for a short time while the newly acquired car is out of use due to its breakdown, repair, servicing, damage, or theft. Such car must not be owned by you or the person driving it.

#### **LIABILITY COVERAGE**

##### **Additional Definition – Insured**

- “Insured” includes a person or legal entity who:
  - is not a named insured,
  - is shown on the Declarations as an owner of a car defined as a your car in the policy, and
  - is legally liable for the ownership, maintenance, or use of that car.

**Supplementary Payments** – In item 5.a., the amount we will pay an insured for loss of wages or salary for attendance at arbitration, mediation, or trial at our request has been increased from \$200 to \$250 per day.

##### **Exclusions**

- The following exclusions have been added:
  - Car business
  - Valet parking

**PERSONAL INJURY PROTECTION COVERAGE** moved from Endorsement 4820A into the policy booklet.

**MEDICAL PAYMENTS COVERAGE** moved from Endorsement 4043A into the policy booklet.

**UNINSURED/UNDERINSURED MOTORIST COVERAGE** moved from Endorsement 4044A into the policy booklet.

## PHYSICAL DAMAGE COVERAGES

### Limit and Loss Settlement – Comprehensive Coverage and Collision Coverage

- A deductible will no longer apply to the repair of windshield glass.
- The provision that the insured and the company must agree when windshield glass will be repaired instead of replaced has been deleted.
- An option of reasonable repair costs has been added to the possible repair estimate sources.
- Appraisal will be available for both repair and total loss settlements.

### GENERAL TERMS

Required Out of State Coverage is located in the General Terms and now applies to any required automobile coverage.

### TRAILER ENDORSEMENT

If Trailer Endorsement is attached to your policy, it has been revised to:

- Include as a temporary substitute trailer the replacement of a newly acquired trailer for a short time while the newly acquired trailer is out of use due to its breakdown, repair, servicing, damage, or theft. Such temporary substitute trailer must not be owned by the named insured or the person operating it.
- No longer provide Comprehensive Coverage or Collision Coverage to a newly acquired trailer on policies that do not carry the respective coverage.

### ADDITIONAL INSURED – PRIOR NOTICE OF TERMINATION WITH PRIMARY AND NON-CONTRIBUTORY

If the Additional Insured (Prior Notice of Termination) endorsement is attached to your policy, it has been revised to now include a provision that the State Farm insurance policy applies as primary and non-contributory to any other insurance available to an insured when it has been agreed to in a written contract.

### ADDITIONAL INSURED – PRIOR NOTICE, PRIMARY AND NON-CONTRIBUTORY, WITH WAIVER OF SUBROGATION

This is a new endorsement for the Business Car Policy. If this endorsement is attached to your policy, an Additional Insured will be provided prior notice of termination and the rights of subrogation under all coverages will be waived for that additional insured.

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**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.*

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State Farm Mutual Automobile Insurance Company  
State Farm Fire and Casualty Company  
Bloomington, IL