



Important Information About Your Insurance Coverage

OUTLINE OF COVERAGE

The following outline of coverage is for information purposes only. Florida law prohibits this outline from changing any of the provisions of the insurance contract which is the subject of this outline. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Here is a brief description of the various State Farm® coverages and the major exclusions that apply. These explanations are intended only to give you a basic idea of the kind of protection a policy provides. The policy must be read for a complete description of coverages and exclusions.

On your declarations and policy information, there's a listing of your coverages, limits, deductibles, and the itemized premium for each coverage. The policy information also includes information concerning the drivers of the car(s), the use of the car(s), and any discounts. This information is used in determining your premium.

STATE FARM CAR INSURANCE COVERAGES

Liability – Coverage A (Bodily Injury and Property Damage Liability)

1. Pays damages for which an insured becomes legally liable to pay because of bodily injury to other persons and property damage caused by an accident arising out of the ownership, maintenance, or use of the car described on your declarations. You, resident relatives of your household, and others who use the car described on your declarations page with your permission are insureds. Medical expenses, pain and suffering, and lost wages are some examples of bodily injury damages. Property damage includes damage to property and loss of its use. There may also be coverage for a car you do not own while the car described on your declarations page is temporarily out of use due to it being repaired or serviced.

If you buy or lease a new or used car, your car policy will provide this coverage for that car as a "newly acquired car" for up to 14 days after you take possession of that car. This extension of coverage applies for your new or used car whether it replaces an existing car or is an additional car in your household. You may apply for a policy on an additional car that will provide coverage beyond the 14th day. To continue coverage on a replacement car beyond the 14th day, you must notify us within 14 days from delivery.

You and resident relatives of your household are also covered while using a rented or borrowed car, which we call "non-owned cars." These non-owned cars cannot be owned by an employer or any member of your household. Rented and borrowed cars are covered for 30 consecutive days.

2. In addition to the limits of liability, this coverage pays:
 - a. defense and court costs, if an insured is sued.
 - b. interest on damages payable under this coverage and legally owed by an insured as the result of a judgment.
 - c. up to \$250 per day for actual loss of wages or salary when we ask the insured to attend arbitration, mediation, or a trial of a civil suit.

Property Damage Liability – Coverage B

1. Pays only damages for which the insured is legally liable to pay because of damage to property of others caused by an accident arising out of the ownership, maintenance, or use of one of the cars described under Coverage A above.
2. In addition to the limits of liability, Coverage B pays:
 - a. defense and court costs, if an insured is sued.
 - b. interest on damages payable under this coverage and legally owed by an insured as the result of a judgment.
 - c. up to \$250 per day for actual loss of wages or salary when we ask the insured to attend arbitration, mediation, or a trial of a civil suit.

There is no coverage under either Coverage A or Coverage B in certain instances such as while the car is rented or leased to others, while the car is used to carry persons for a charge greater than a "share-the-expense" amount, generally while the car is in a shop for repair or servicing, when the property damaged is in your custody, or when one family member makes claim against another family member for damages.

No-Fault – Coverage P

This coverage pays in accordance with the Florida Motor Vehicle No-Fault Law. The Florida Motor Vehicle No-Fault Law does two things:

1. It establishes a limited exemption from liability for injuries caused to others in an automobile accident; and
2. It establishes personal injury protection (PIP) benefits to pay for certain losses resulting from an accident.

Legal Responsibilities and Rights

Who is covered?

1. If you are a resident of Florida and own a motor vehicle, you are required to purchase PIP. You are covered by PIP if you are the named insured. You, the insured, are covered by PIP while driving your vehicle or when a passenger in another's vehicle. You are also covered while outside a motor vehicle if struck and injured by a motor vehicle.
2. Resident relatives who live with you, the insured, may be covered by your PIP benefits while they are driving your car, as passengers in your or another's car, and while pedestrians if struck and injured by a motor vehicle.
3. Others who are injured while driving your insured motor vehicle or who are injured while a passenger in your insured motor vehicle or who are injured as a pedestrian when struck by your insured motor vehicle may be covered by your PIP.
4. If you or your insured relatives living with you are injured while outside Florida, and are in your insured motor vehicle, you and your insured relatives are covered under PIP as long as the injury occurs within the United States, its territories or possessions, or in Canada.

FRAUD ADVISORY NOTICE: Solicitation of a person injured in a motor vehicle crash for purposes of filing personal injury protection or tort claims could be a violation of Florida law or the rules regulating The Florida Bar and should be immediately reported to the Division of Insurance Fraud on-line at www.MyFloridaCFO.com/fraud or by calling 1-800-378-0445 from within Florida or 850-413-3261 from outside of Florida.

Exceptions

If your passengers or relatives living with you have a motor vehicle licensed in Florida or own a motor vehicle required to be licensed in Florida, they are not covered by your PIP coverage. They must purchase PIP for themselves to have coverage.

Exclusions

No-Fault Coverage does not apply:

1. For injury sustained by any person operating the insured motor vehicle without your express or implied consent.
2. To any injured person, if his/her conduct contributed to the injury under either of the following circumstances:
 - a. causing injury to himself intentionally; or
 - b. being injured while committing a felony.
3. For injuries sustained by the named insured and relatives residing in the same household while occupying another motor vehicle owned by the named insured and not insured under the policy.

Benefits

The minimum limits for no-fault personal injury protection benefits are:

- \$10,000 per person for loss resulting from bodily injury, sickness, or disease arising out of the ownership, maintenance, or use of a motor vehicle if a physician, dentist, physician assistant, or advanced registered nurse practitioner has determined that the injured person had an emergency medical condition,
- \$2,500 per person for loss resulting from bodily injury, sickness, or disease arising out of the ownership, maintenance, or use of a motor vehicle if a physician, dentist, chiropractic physician, physician assistant, advanced registered nurse practitioner, physical therapist or person licensed to provide emergency transportation and treatment has determined that the injured person did not have an emergency medical condition,
- Disability benefits, which combined with medical benefits cannot exceed \$10,000, and

- \$5,000 per individual for death benefits.

Medical Payments

PIP medical benefits pay 80% of all reasonable expenses for medically necessary medical, surgical, X-ray, dental, and rehabilitative services, including prosthetic devices, and medically necessary ambulance, hospital and nursing services. Medical benefits are only paid if the individual receives initial services and care within 14 days after the motor vehicle accident. Medical benefits do not include massage or acupuncture, regardless of the person, entity, or licensee providing massage or acupuncture and a licensed massage therapist or licensed acupuncturist may not be reimbursed for medical benefits.

Note: If you have medical payments coverage through your auto insurance policy, then the medical payments coverage will be secondary to PIP coverage. The excess medical expenses, the 20% not covered by PIP, and the deductible may or may not be covered by the additional medical payments coverage depending on your particular policy.

Disability Benefits

PIP pays 60% of disability benefits for any loss of gross income and loss of earning capacity per individual from inability to work because of an injury sustained in an accident. Disability benefits also cover all expenses reasonably incurred for household services that, if not for injury, the injured person would have performed. Benefits must be paid not less than every two weeks.

Death Benefits

PIP pays \$5,000 per individual in death benefits. Death benefits are in addition to the medical and disability benefits provided under the insurance policy. The insurer may pay death benefits to the executor or administrator of the deceased, to any of the deceased's relatives, including those related by marriage, or to any person appearing to the insurer to be equitably entitled to the payment.

Optional Deductibles and Limitations

1. Persons subject to deductibles may be able to recover the amount of the deductible from a tortfeasor otherwise exempt from liability under Section 627.737, F.S.
2. Deductibles must be applied to the entire amount of any expenses and losses described under required personal injury protection benefits. After the deductible is met, each insured is eligible to receive up to \$10,000 in benefits. Thus, for instance, an insured with a \$1,000 deductible would have to incur \$13,500 in medical expenses (assuming no disability or death benefits) in order to receive the entire \$10,000 in benefits $[(\$13,500 - \$1,000) \times 80\%]$.
3. Deductibles of \$250, \$500 and \$1,000 must be offered but may not be required.
4. You may have elected that the benefits from loss of gross income and loss of earning capacity (disability benefits) be excluded from your PIP benefits.

Coordination of Benefits

PIP benefits are primary over other insurance coverage, except that workers' compensation benefits received will be credited against PIP benefits. This means that your PIP insurer is ultimately responsible for payment of your claim. How this works in a specific situation depends upon the contract language in the other insurance policy.

Payment of Benefits

PIP benefits will be payable as loss accrues and reasonable proof of the loss and the expenses are provided. Before PIP benefits are paid, an insurer may require written notice be given as soon as possible after an accident involving a motor vehicle.

PIP benefits are overdue if not paid within 30 days after the insurer is provided written notice of a covered loss and of the total amount of the claim. If a partial claim is made, that partial amount must be paid within 30 days after the insurer receives written notice.

Any part, or all of the remainder, of the claim that is later supported by written notice is overdue if not paid within 30 days after such written notice is furnished to the insurer. However, any payment shall not be deemed overdue when the insurer has reasonable proof showing that the insurer is not responsible for the payment even though written notice has been furnished to the insurer.

For the purpose of calculating overdue payments, payment is considered as being made on the date it was postmarked or, if not posted, on the date of delivery. All overdue payments will pay simple interest at the rate established in your policy, or pursuant to s. 55.03, F.S., whichever is greater.

Important Information About Premium Savings For No-Fault – Coverage P

We have No-Fault – Coverage P options which may save you money on your premium.

DEDUCTIBLES – A deductible is the amount of an insured loss that you pay before State Farm's obligation to pay begins. Choosing a deductible reduces your Coverage P premium. Deductibles of \$250, \$500 and \$1,000 are available.

EXCLUDE INCOME LOSS BENEFITS – Coverage for loss of income can be excluded, resulting in a lower premium. You may not want to choose this option if you or your dependent resident relatives are employed.

The named insured can choose a deductible and exclude Income Loss Benefits for the named insured only, or for the named insured and all dependent resident relatives.

Medical Payments – Coverage C

Pays properly billed and documented reasonable charges incurred for medically necessary medical, surgical, x-ray, dental, ambulance, hospital, nursing and rehabilitative services, including medically necessary prosthetic devices. Such services and care must be furnished within three years of the date of a car accident. Initial services and care must be provided to the insured within 14 days after the date of the accident.

This coverage pays only for the 20% of medical expenses not paid under No-Fault Coverage because of the 80% limitation and for expenses not covered because the No-Fault medical expense benefits available from all sources have been exhausted. This coverage does not pay for any No-Fault Coverage deductible. This coverage only applies to you and any resident relative while occupying a motor vehicle as defined, or if struck as a pedestrian by a motor vehicle or by a motorcycle.

Coverage is provided up to the limits shown on your declarations page and depends upon whether the insured has been determined to have an Emergency Medical Condition or not to have an Emergency Medical Condition.

There is no coverage for mileage costs for use of a personal auto, for interest charges, for injuries due to war, for injuries sustained while occupying or through being struck by a vehicle owned by you or a family member which is not insured under this coverage, or for injuries that result from fungi or from nuclear reaction, radiation, or detonation of a nuclear device.

Uninsured Motor Vehicle – Coverage U or Coverage U3

Pays damages (up to the limit of liability shown on your declarations page) an insured is legally entitled to collect for bodily injury caused by accident arising out of the operation, maintenance or use of an uninsured or unknown motor vehicle. You, your spouse or any relative living with you are covered if injured while driving or riding in a motor vehicle or when hit by an uninsured motor vehicle.

Coverage U and Coverage U3 also provide "underinsured" protection when you are involved in an accident for which the other driver is at fault, and damages for bodily injury to you and/or your passengers exceed the other driver's bodily injury liability limits.

Uninsured Motor Vehicle Coverage can be purchased as:

1. Stacking coverage – can be added to other applicable Uninsured Motor Vehicle Coverage for payment of damages; or
2. Non-Stacking coverage – cannot be added to other Uninsured Motor Vehicle Coverage for payment of damages.

If you have only one car in your household, the additional benefits provided by the stacking option may be very limited. The stacking coverage is only available on policies issued to natural persons.

Note: Under Coverage U or Coverage U3, you can never collect more than the actual amount of your uncompensated bodily injury damages.

Death, Dismemberment and Loss of Sight – Coverage S

1. Pays the amount stated in the schedule in the event of death of the person listed under "Persons Insured –Coverage S," if the death is due solely to a car accident and occurs within 90 days of the accident.
2. Pays the amount stated in the schedule for a described injury to the person listed under "Persons Insured –Coverage S," if the injury is due solely to a car accident and occurs within 90 days of the accident.

There is no coverage if the death or injury occurs while the insured is on the job and operating, occupying, loading or unloading:

1. an emergency vehicle, or
2. a vehicle used in the insured's work that is not a:
 - a. private passenger car or school bus or
 - b. pickup or van with a Gross Vehicle Weight of 10,000 pounds or less not used for delivery.

In addition, there is no coverage for suicide or attempted suicide, death or injury that occurs while occupying a military vehicle or a vehicle while it is being used in a race, or death or injury that occurs while occupying or through being struck by a vehicle not designed for use on public roads while off public roads or which is being used as premises.

Note: The amount shown in the schedule for death or loss is doubled for an insured who, at the time of the accident, is using the vehicle's complete passenger restraint system as recommended by the vehicle's manufacturer. If the insured dies as a result of this accident, the amount of the death payment is reduced by any previous payment under this coverage.

Comprehensive – Coverage D

1. Pays for loss or damage to any car covered by the policy from causes other than collision or upset. These causes include but are not limited to the following:

fire	riot	falling objects	explosion	attempted theft
theft	chemicals	glass breakage	vandalism	malicious mischief
flood	tornado	windstorm	missiles	collision with birds or animals
hail	lightning	earthquake	tree sprays	

2. Pays up to \$25 a day for substitute transportation expenses incurred (car rental, bus or taxi fare, etc.), up to a maximum of \$750, if your car is stolen. Payments will be made for the period starting when the theft is reported to us, continuing until seven days after you are offered a settlement for the theft.

Note: Comprehensive Coverage is also available with a deductible. If you select a deductible, you are paid only for the amount of each loss in excess of the deductible amount. The deductible does not apply to damage to the windshield. If a deductible for Comprehensive Coverage applies to your policy, it is shown on the declarations page and policy information.

Collision – Coverage G

Pays for loss to your car covered by the policy, caused by collision with another object, (or upset of the car) but only for the amount of loss in excess of the deductible amount shown on your declarations and policy information.

Collision and Comprehensive Coverages For Rental or Borrowed Vehicles

If you have Collision Coverage (Coverage G) or Comprehensive Coverage (Coverage D), you have coverage for loss to a rented or borrowed car.

Coverage for rented or borrowed cars is available for a maximum of 30 consecutive days.

This coverage is excess over other insurance carried on a rented or borrowed car and is subject to all other policy provisions and applicable endorsements. Any deductible you have for Collision or Comprehensive Coverages also applies to the rented or borrowed car. Your rental agreement may obligate you to pay other charges in addition to the collision or comprehensive loss. These additional charges are not covered. If you need additional coverage for rental cars, options are available for an additional fee.

Emergency Road Service – Coverage H

Pays for the fair cost incurred in connection with a covered vehicle for:

1. up to one hour of labor to repair a covered vehicle at the place of its breakdown;
2. towing to the nearest repair facility where necessary repairs can be made if a covered vehicle is not drivable;
3. towing a covered vehicle out of a location where it is stuck if the vehicle is on or immediately next to a public road;
4. delivery of gas, oil, battery, or tire necessary to return a covered vehicle to driving condition. We do not pay the cost of the gas, oil, battery, or tire; and
5. up to one hour of labor for locksmith services to unlock a covered vehicle if its key is lost, stolen, or locked inside the vehicle.

Car Rental and Travel Expenses – Coverage R1

This coverage pays for the following expenses:

1. Car Rental and Transportation Reimbursement Expense – Pays your car rental or commercial transportation expense of not more than the selected limit per day, subject to the maximum limit of liability per occurrence, for a rental from a car rental agency or a garage while your car is not drivable as a result of a covered comprehensive or collision loss. Current available limits per day/maximum per occurrence are 50/1500, 75/2250, and 100/3000.
2. Rental Car – Repayment of Deductible Amount Expense – Pays up to \$500 for a deductible for which you may be responsible if you have an accident in a rental car.
3. Travel Expenses – Pays up to \$500 total for all insureds for expenses for meals, lodging, and transportation home or on to your destination if a loss occurs more than 50 miles from home and for the return trip to pick up the car.

There Is No Coverage Under The Comprehensive, Collision, Car Rental And Travel Expenses, And Emergency Road Service Coverages:

for a non-owned car:

- while the vehicle is in the shop for repair or servicing,
- while the vehicle is being maintained or used in any way in a car business,
- if the declarations state the use of your car is for other than pleasure or business,
- while the vehicle is being used in a business or occupation if it is other than a private passenger car.

for any vehicle:

- while the vehicle is rented or leased to others,
- while the car is made available or being used to carry persons for a charge greater than a "share-the-expense" amount,
- while the driver of the car is logged on to a transportation network company's digital network.
- if the vehicle is taken by any governmental authority,
- except under emergency road service, for wear and tear, freezing, mechanical or electrical breakdown or failure unless the loss results from a covered theft,
- for loss due to theft, conversion, embezzlement or secretion by an insured, a consignee, or a person who obtains possession of the vehicle with the permission of a consignee,
- for any part or equipment that is not legal for use in or on the vehicle,
- for loss due to fungi,
- for tires. But there is coverage for tires damaged in a covered accident or stolen or damaged by fire, vandalism, water, hail, windstorm, malicious mischief, riot, explosion, missiles, or hitting a bird or animal,
- for removable products used for storage of audio, video, or other data, including but not limited to tapes, discs, and memory cards; nor is there coverage for the reconstruction of data contained therein,
- for laser or radar detectors,
- for loss due to war of any kind,
- for loss due to nuclear reaction, radiation, or detonation of a nuclear device,
- while the vehicle is being prepared for, used in practice for, or operated in any racing contest, speed contest, hill-climbing contest, jumping contest, or any similar contest; nor is there coverage while the vehicle is on a track designed for racing or high-speed driving.

for the insured car:

- while the vehicle is subject to a lien, lease or sales agreement which we have not been told about,
- for loss if an insured voluntarily relinquishes the vehicle under an actual or presumed sales agreement.

Usage of Claims in Rating

Your claim record is a factor in the amount you pay for insurance on your private passenger car. Policyholders without accidents or claims can benefit from lower State Farm rates, while those with accidents or claims may pay more for car insurance.

Drive Safe & Save® Program

You can receive a reduction on your premium by participating in the Drive Safe & Save Program. The Drive Safe & Save Program recognizes how the vehicle is driven. You will receive initial savings just for enrolling. At each six-month renewal, the savings will be adjusted based on information collected from your car. If we don't get enough of your driving information, the savings may be \$0. Contact your State Farm agent or visit statefarm.com/drivesafeandsave for details.

Defensive Driving Course Discount

A premium discount on applicable Coverages applies when a driver on the policy is age 55 or over and successfully completes a Motor Vehicle Accident Prevention Course approved by the Department of Highway Safety and Motor Vehicles and the vehicle to which the discount applies is classified and rated as a private passenger vehicle.

The course must be successfully repeated every three years to continue to qualify for the discount.

Multiple Line Adjustment

Premiums may be reduced for applicable coverages if a named insured is also the named insured on another qualifying State Farm insurance policy such as life, homeowners, condo, or renters insurance. Contact your agent or visit statefarm.com/bundling for more information.

Homeownership Adjustment

This adjustment is available on your State Farm Car Policy if a named insured owns a home that they live in at least part of the time.

Multiple Automobiles Adjustment

Your premium may be reduced if you insure more than one private passenger car with State Farm.

Anti-Theft Device Discount

The Comprehensive Coverage premium can be reduced if the private passenger vehicle is equipped with a qualifying anti-theft device or vehicle recovery system.

Anti-Lock Brake Discount

We offer a discount on applicable coverages if your private passenger car is equipped with an anti-lock brake system.

Steer Clear® Safe Driver Program

You can receive a reduction on your premium if your drivers under age 25 have successfully completed the Steer Clear® Safe Driver program. The program emphasizes driving as a complex skill requiring focus, awareness, and the understanding that everyone has a responsibility to drive safely. For more information, contact your agent, visit statefarm.com/steerclear.

Policy Cancellation and Renewal Provisions

After careful review and consideration of many factors, we occasionally find it necessary to cancel or refuse to renew a policy. If we cancel during a policy term, we give 10 days notice if due to nonpayment of premium or 45 days notice if due to any other reason. If we refuse to renew a policy at the completion of its term, we give at least 45 days notice.

If you have any questions about your coverage, please contact your State Farm agent.

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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