State Farm®

NOTICE OF CHANGE IN POLICY TERMS

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 9810A, Declarations, and endorsements with the new Personal Car Policy 9810C 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, 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:

- **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.

UNINSURED MOTOR VEHICLE COVERAGES

- If you have selected Uninsured Motor Vehicle Coverage – Stacking or Uninsured Motor Vehicle Coverage – Non-Stacking, all occupants of any the vehicles listed on the Declarations of this policy, are insured under the selected coverage.
- If you have selected Uninsured Motorist Vehicle Coverage - Stacking, the limits will be multiplied by the number of vehicles shown with premiums in the Premium Schedule on the Declarations, (subject to the other policy provisions) for you and your resident relatives.
- **Limit**
  - The Limit sections for Uninsured Motor Vehicle Coverage – Stacking and Uninsured Motor Vehicle Coverage – Non Stacking have been changed to clarify how Uninsured Motor Vehicle Coverages may be stacked.
- **Exclusions**
  - There is no coverage for an insured for any order of restitution issued by a court in a criminal proceeding or equitable action.
  - There is no coverage for an insured whose bodily injury is the result of nuclear reaction, radiation, or radioactive contamination from any source.

PHYSICAL DAMAGE COVERAGES

- **Additional Definitions**
  - Daily Rental Charge is replaced with Daily Transportation Charge. This provision now includes reimbursement for commercial transportation.

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 recission 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.
- 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.
- Limited Coverage in Mexico provision does Not apply to No-Fault Coverage.
- 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 recission 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.
- If we make a payment under this policy that we would not have been otherwise obligated to make payment under state law, then you must reimburse us to the extent of our payment that was made on your behalf.
- Legal Action Against Us now specifies that unless we agree otherwise, any legal action against us must be brought in a court of competent jurisdiction for the county and state where the person seeking coverage from this policy lived at the time of the accident or where the treatment at issue was rendered.

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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