

## MISCELLANEOUS VEHICLE

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This endorsement is a part of the policy. Except for the changes this endorsement makes, all other provisions of the policy remain the same and apply to this endorsement.

### 1. DEFINITIONS

- a. **Car** is changed to include a motor vehicle of the same type as a **your car** to which this endorsement applies.
- b. **Newly Acquired Car** is changed to include a vehicle newly **owned by you** or a **resident relative** of the same type as a **your car** to which this endorsement applies. Such vehicle ceases to be a **newly acquired car** on the earlier of:
  1. the effective date and time of a policy, including any binder, issued by **us** or any other company that describes the vehicle as an insured vehicle; or
  2. the end of the 20th calendar day immediately following the date the vehicle is delivered to **you** or a **resident relative**.
- c. **Trailer** is changed to include a trailer:
  1. designed to be pulled by a vehicle of the same type as a **your car** to which this endorsement applies;
  2. not designed to carry **persons**; and
  3. while not used as premises for office, store, or display purposes.

### 2. GENERAL TERMS

#### Newly Owned or Newly Leased Car

The following is added:

If:

- a. **you** want to insure a vehicle other than a **private passenger car** newly **owned by you** with the **State Farm Companies** after that vehicle ceases to be a **newly acquired car**, then **you** must either:
  - (1) request **we** replace a vehicle currently shown on the Declarations of this policy with the vehicle newly **owned by you** and pay **us** any added amount due. If **you** make such request while this policy is in force and:
    - (a) before the vehicle newly **owned by you** ceases to be a **newly acquired car**, then that vehicle newly **owned by you** will be insured by this policy as a **your car** beginning on the date the vehicle newly **owned by you** is delivered to **you**. The added amount due will be calculated based on that date; or
    - (b) after the vehicle newly **owned by you** ceases to be a **newly acquired car**, then that vehicle newly **owned by you** will be insured by this policy as a **your car** beginning on the date and time **you** make the request. The added amount due will be calculated based on that date;
  - (2) apply to the **State Farm Companies** for separate coverage to insure the vehicle newly **owned by you**. Such coverage will be provided only if both the applicant and the vehicle are eligible for coverage at the time of the application; or
  - (3) apply to the **State Farm Companies** for a separate policy to insure the vehicle newly **owned by you**. Such policy will be issued only if both the applicant and the vehicle are eligible for coverage at the time of the application.
- b. a **resident relative** wants to insure a vehicle newly **owned by** the **resident relative** with the **State Farm Companies** after that vehicle ceases to be a **newly acquired car**, then the **resident relative** must apply to the **State Farm Companies** for a separate policy to insure the vehicle newly **owned by** the **resident relative**. Such policy will be issued only if both the applicant and the vehicle are eligible for coverage at the time of the application.

### 3. If a **your car** to which this endorsement applies is:

- a. a vehicle designed for use primarily off public roads, then the following apply:

(1) **MEDICAL PAYMENTS COVERAGE**

**Exclusions**

Exclusion 9. is changed to read:

THERE IS NO COVERAGE FOR AN **INSURED** WHO IS STRUCK AS A **PEDESTRIAN** BY A VEHICLE THAT RUNS ON RAILS;

(2) **UNINSURED/UNDERINSURED MOTORISTS COVERAGE**

**Additional Definitions**

The following is deleted under **Uninsured Motor Vehicle**:

**Uninsured Motor Vehicle** does not include a land motor vehicle designed for use primarily off public roads except while on public roads;

b. a motor home, then the following apply:

(1) **PERSONAL INJURY PROTECTION COVERAGE**

**Exclusions**

The following is added:

THERE IS NO COVERAGE FOR AN **INSURED** WHO IS **OCCUPYING** A VEHICLE WHILE IT IS RENTED TO OR LEASED TO OTHERS BY AN **INSURED**. This does not apply:

1. to **you** or **resident relatives**; or
2. if **you** or a **resident relative** is operating the vehicle.

(2) **UNINSURED/UNDERINSURED MOTORISTS COVERAGE**

**Exclusions**

The following is added:

THERE IS NO COVERAGE FOR **BODILY INJURY** TO AN **INSURED** OR PROPERTY DAMAGE WHICH RESULTS FROM THE OWNERSHIP, MAINTENANCE, OR USE OF A VEHICLE WHILE IT IS RENTED TO OR LEASED TO OTHERS BY AN **INSURED**.

This does not apply:

1. to **you** or **resident relatives**; or
2. if **you** or a **resident relative** are operating the vehicle.

c. not a motor home, then the following apply:

(1) **LIABILITY COVERAGE**

**Exclusions**

(a) The following is added to Exclusion 7.b.:

This exclusion (7.b.) does not apply to the use of a **your car** or a vehicle of the same type as the vehicle to which this endorsement applies on a share-the-expense basis;

(b) The following is added to Exclusion 10.:

This exclusion does not apply to the use of a **your car** or a vehicle of the same type as the vehicle to which this endorsement applies;

(2) **MEDICAL PAYMENTS COVERAGE**

**Exclusions**

(a) The following is added to Exclusion 4.b.:

This exclusion (4.b.) does not apply to the use of a **your car** or a vehicle of the same type as the vehicle to which this endorsement applies on a share-the-expense basis;

(b) The following is added to Exclusion 7.:

This exclusion does not apply to the use of a **your car** or a vehicle of the same type as the vehicle to which this endorsement applies;

(3) **PHYSICAL DAMAGE COVERAGES**

**Exclusions**

(a) The following is added to Exclusion 3.b.:

This exclusion (3.b.) does not apply to the use of a **your car** or a vehicle of the same type as the vehicle to which this endorsement applies on a share-the-expense basis;

(b) The following is added to Exclusion 12.b.:

This exclusion (12.b.) does not apply to a **your car** or a vehicle of the same type as the vehicle to which this endorsement applies;