

## TRAILER ENDORSEMENT

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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

The following definitions are changed as shown for vehicles to which this endorsement applies. However, these changes do not apply:

- a. in the Uninsured Motor Vehicle Coverage or the Underinsured Motor Vehicle Coverage; nor
- b. in the Liability Coverage or the Medical Payments Coverage for any vehicle that is a **trailer**.

**Car** means any type of trailer.

**Newly Acquired Car** means a trailer that is both newly **owned by you** and the same type of trailer as a **your car**. If the "ENTITY" shown on the Declarations is "Individual", then **newly acquired car** also means a trailer that is both newly **owned by your spouse** or a **resident relative** and the same type of trailer as a **your car**. Such newly acquired trailer 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 trailer as an insured vehicle; or
2. the end of the 20th calendar day immediately following the date the trailer is delivered to **you, your spouse**, or a **resident relative**.

**Private passenger car** does not include any type of trailer.

**Temporary Substitute Car** means a trailer that is the same type of trailer as a **your car** if that trailer is in the lawful possession of the **person** operating it and it:

1. replaces a **your car** or a **newly acquired car** for a short time while such trailer is out of use due to its:
  - a. breakdown;
  - b. repair;
  - c. servicing;
  - d. damage; or
  - e. theft; and
2. is not **owned by you** or the **person** operating it.

**Your Car** means the trailer or trailers shown in the "VEHICLE SCHEDULE" on the Declarations. **Your Car** does not include a trailer that **you** no longer own or lease.

### 2. LIABILITY COVERAGE

#### Additional Definition

**Insured** is changed to read:

**Insured** means:

1. **you** for:
  - a. the ownership, maintenance, or use of:
    - (1) a **your car** for which a premium for that **your car** is shown under "Coverage Symbol A" in the "POLICY PREMIUM" schedules on the Declarations; or
    - (2) a **newly acquired car**; and
  - b. the maintenance or use of a **temporary substitute car** that is temporarily replacing a **car** described in a.(1) or a.(2) above;
2. any **person** for their use of:
  - a. a **your car** for which a premium for that **your car** is shown under "Coverage Symbol A" in the "POLICY PREMIUM" schedules on the Declarations;

- b. a **newly acquired car**, or
  - c. a **temporary substitute car** that is temporarily replacing a **car** described in a. or b. above.  
Such vehicle must be used within the scope of **your** consent; and
3. any other **person** or organization vicariously liable for the use of a vehicle by an **insured** as defined in 1. or 2. above, but only for such vicarious liability. This provision applies only if the vehicle is:
- a. neither **owned by**, nor hired by, that other **person** or organization; and
  - b. not being used by an **insured** while logged on as a driver to a transportation network company's digital network.

**Insured** does not include the United States of America or any of the Federal Government's departments or agencies.

### 3. MEDICAL PAYMENTS COVERAGE

#### Additional Definitions

- a. **Insured** is changed to read:

**Insured:**

1. If the "ENTITY" shown on the Declarations is other than "Individual", then **insured** means any **person** while **occupying**:
  - a. a **your car** for which a premium for that **your car** is shown under "Coverage Symbol C" in the "POLICY PREMIUM" schedules on the Declarations;
  - b. a **newly acquired car**, or
  - c. a **temporary substitute car** that is temporarily replacing a **car** described in a. or b. above.  
Such vehicle must be used within the scope of **your** consent.
2. If the "ENTITY" shown on the Declarations is "Individual", then **insured** means:
  - a. **you, your spouse, and resident relatives** while **occupying**:
    - (1) a **your car** for which a premium for that **your car** is shown under "Coverage Symbol C" in the "POLICY PREMIUM" schedules on the Declarations;
    - (2) a **newly acquired car**, or
    - (3) a **temporary substitute car** that is temporarily replacing a **car** described in (1) or (2);
  - b. **you, your spouse, and resident relatives** if struck as a **pedestrian** by a motor vehicle or any type of trailer; and
  - c. any other **person** while **occupying**:
    - (1) a **your car** for which a premium for that **your car** is shown under "Coverage Symbol C" in the "POLICY PREMIUM" schedules on the Declarations;
    - (2) a **newly acquired car**, or
    - (3) a **temporary substitute car** that is temporarily replacing a **car** described in (1) or (2) above.  
Such vehicle must be used within the scope of **your** consent.

- b. **Non-owned car** is deleted.

### 4. PHYSICAL DAMAGE COVERAGES

#### Additional Definitions

- Covered Vehicle** is changed to read:

**Covered Vehicle** means:

1. a **your car**, but only for those coverages for which a premium for that **your car** is shown under that "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations;
2. a **newly acquired car** if a premium is shown under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations; and

3. a **temporary substitute car** that is temporarily replacing a **your car** or a **newly acquired car** described in 1. or 2. above, but only for those coverages available to the **your car** or the **newly acquired car** being replaced.

A **covered vehicle** also includes the parts and equipment that are common to the use of the trailer as a trailer and its **special equipment**. However, such parts and equipment must be securely fixed as a permanent part of the trailer.

## 5. GENERAL TERMS

The following is added:

### **Newly Owned or Newly Leased Trailer**

If **you** want to insure a trailer newly **owned by you** with the **State Farm Companies** after that trailer ceases to be a **newly acquired car**, then **you** must either:

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

If **your spouse** or a **resident relative** wants to insure a trailer newly **owned by** either with the **State Farm Companies** after that trailer ceases to be a **newly acquired car**, then **your spouse** or the **resident relative** must apply to the **State Farm Companies** for a separate policy to insure the trailer newly **owned by** either. Such policy will be issued only if both the applicant and the vehicle are eligible for coverage at the time of application.