



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 9813B, Declarations, and endorsements with the new Personal Car Policy 9813C 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.

Please contact your State Farm agent if you have questions.

POLICY CHANGES:

DEFINITIONS

We have added a provision which states that the use of the words “spouse”, “marriage”, “married” and “marital” refer to the legal union between two persons that is valid under the law of the state into which such union was entered.

The following defined terms have been revised:

1. **Resident relative** – now includes persons related to all named insureds so long as they primarily reside with the first named insured.
2. **Temporary substitute car** – has been revised to:
 - a. include a car that replaces a newly acquired car in addition to a car that replaces the described car, and
 - b. 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.
3. **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.

EXCLUSIONS

1. Under Liability Coverage, Medical Payments Coverage, Uninsured Motor Vehicle Coverage – Bodily Injury, Uninsured Motor Vehicle Coverage – Property Damage, Underinsured Motor Vehicle Coverage and Physical Damage Coverage, there is no coverage if an insured provides a covered vehicle to others while that vehicle is being used in personal vehicle sharing, peer-to-peer sharing or other similar program.

LIABILITY COVERAGE

1. Additional Definition

Insured now includes any named insured, rather than only the first named insured, while using or maintaining a vehicle owned by, or furnished by an employer to, someone who resides in the household of the first person shown as a named insured; and

2. Supplementary Payments

Loss of wages or salary for each day an insured attends an arbitration, mediation, or trial at our request increased from \$200 to \$250 per day.

3. Exclusions

Named insureds and resident relatives now have coverage while occupying a non-owned car while it is made available or being used to carry persons for a charge.

UNINSURED MOTOR VEHICLE COVERAGE – BODILY INJURY AND UNDERINSURED MOTOR VEHICLE COVERAGE

1. Limit

- a. For Uninsured Motor Vehicle Coverage – Bodily Injury the most we will pay for all damages for bodily injury to any one person is the lesser of the per person limit or the amount of all damages less any payments received from or on behalf of the at-fault party.
- b. For Underinsured Motor Vehicle Coverage an additional provision has been added for the calculation of the limits of underinsured motorist coverage when there is more than one tortfeasor.

2. Exclusions

- a. Any named insured, rather than only the first named insured, now has coverage under their own policy while occupying a car owned by a resident relative and not insured under that same policy.
- b. Named insureds and resident relatives now have coverage while occupying a non-owned car while it is made available or being used to carry persons for a charge.
- c. There is no coverage for an insured whose bodily injury is the result of nuclear reaction, radiation, or radioactive contamination from any source.

UNINSURED MOTOR VEHICLE COVERAGE – PROPERTY DAMAGE

Uninsured Motor Vehicle Coverage – Property damage is now a separate coverage.

Exclusions

There is no coverage for an insured whose property damage is the result of nuclear reaction, radiation, or radioactive contamination from any source.

PHYSICAL DAMAGE COVERAGES

1. Additional Definitions

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

2. **Insuring Agreements – Car Rental and Travel Expense Coverage**

Reimbursement of commercial transportation expenses incurred are now payable under the Car Rental and Transportation Reimbursement Expense.

3. **Limit and Loss Settlement – Comprehensive Coverage and Collision Coverage**

- a. If windshield glass is repaired rather than replaced a deductible no longer will apply.
- b. The process for how we determine reasonable repair costs has been updated.

4. **Supplementary Pet Injury Coverage**

Coverage has been included for veterinary expenses or replacement expenses if your cat or dog is occupying a covered vehicle and is injured or dies as a result of injuries sustained in a covered loss. We will pay up to \$1,000 per animal, \$2,000 per loss for these expenses.

GENERAL TERMS

- 1. 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.
- 2. 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.
- 3. The Electronic Delivery provision has been deleted.
- 4. Limited coverage for Uninsured Motor Vehicle Coverage – Bodily Injury, Uninsured Motor Vehicle Property Damage, and Underinsured Motor Vehicle Insurance has been added while an insured is driving in Mexico.
- 5. A list of reasons why we may nonrenew a policy that has been in force for 5 or more years has been added to the policy.

ENDORSEMENT CHANGES:

The following endorsement is new, please contact your agent if you have questions regarding this endorsement.

VEHICLE EXCLUSION ENDORSEMENT 2022A

This is a new endorsement that may be attached to your Personal Car Policy if you have previously chosen to suspend the coverage(s) listed on the endorsement for the vehicle(s) associated with this endorsement.

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