

IMPORTANT NOTICE

Regarding Changes to Your Policy

AMENDATORY ENDORSEMENT 4932C is a new endorsement added to your **State Farm® New York Business Car Policy, 9632C**.

Editorial and non-editorial changes have been made to your policy. Changes other than editorial are described below. Changes that broaden coverage without additional premium are effective February 1, 2025. All other changes are effective on your first renewal on or after February 1, 2025.

LIABILITY COVERAGE

- **Supplementary Payments** – In item 5.a. the amount we will pay an insured for loss of wages or salary for attendance at arbitration, mediation, or trial at our request has been increased from \$200 to \$250 per day.
- **Exclusions** – An Exclusion has been added for personal vehicle sharing or other similar program.

PHYSICAL DAMAGE COVERAGES

- **Limit and Loss Settlement – Comprehensive Coverage and Collision Coverage** – We have specified the deductible will not apply to the repair of windshield glass.
- **Exclusions** – An Exclusion has been added for personal vehicle sharing or other similar program.

If any of the following “**Additional Endorsements which have changed:**” apply to your policy, then an **Exclusion** has been added specifying **There is No Coverage for Personal Vehicle Sharing or Other Similar Program**. The **Exclusion** for Personal Vehicle Sharing specification is added at your first renewal on or after February 1, 2025, for the applicable endorsements shown on your Declarations.

Additional endorsements which have changed:

- **MEDICAL PAYMENTS COVERAGE 4043G.1** replaces **MEDICAL PAYMENTS COVERAGE 4043G**.
- **RENTAL VEHICLE COVERAGE ENDORSEMENT 4045A.1** replaces **RENTAL VEHICLE COVERAGE ENDORSEMENT 4045A**.
- **SUPPLEMENTARY UNINSURED/UNDERINSURED MOTORISTS ENDORSEMENT – NEW YORK 4163A.1** replaces **SUPPLEMENTARY UNINSURED/UNDERINSURED MOTORISTS ENDORSEMENT – NEW YORK 4163A**.
- **ADDITIONAL PERSONAL INJURY PROTECTION ENDORSEMENT (New York) 4296A.1** replaces **ADDITIONAL PERSONAL INJURY PROTECTION ENDORSEMENT (New York) 4296A**.
- **UNINSURED MOTORISTS ENDORSEMENT – NEW YORK 4524A.1** replaces **UNINSURED MOTORISTS ENDORSEMENT – NEW YORK 4524A**.
- **MANDATORY PERSONAL INJURY PROTECTION ENDORSEMENT (NEW YORK) 4820B.1** replaces **MANDATORY PERSONAL INJURY PROTECTION ENDORSEMENT (NEW YORK) 4820B**.

The individual endorsement(s) applicable to your policy are enclosed, or the applicable endorsement(s) are located within an Endorsement Booklet enclosed. Please read the endorsement(s) applicable to your policy as shown on your Declarations and place them with your policy. If you have any questions, 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