



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 9849B, Declarations Page, and endorsements with the new Personal Car Policy 9849C 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.

Due to Wisconsin law, we are required to tell you that any new, less favorable terms described herein do not become effective until 60 days after your renewal notice was sent, and that you have a corresponding 60 days within which to elect to renew or cancel your policy. You also have the right to cancel your policy at any time.

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 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 COVERAGE and UNDERINSURED MOTOR VEHICLE COVERAGE

1. Additional Definitions

An Uninsured motor vehicle no longer includes a vehicle owned by, furnished to, or available for the regular use of a named insured's resident relative.

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

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 are removing the fully compensated language found in Our Right to Recover Our Payments. Claims will be handled as required by law.
3. The Electronic Delivery provision has been deleted.
4. Limited coverage for Uninsured Motor Vehicle Coverage and Underinsured Motor Vehicle Insurance has been added while an insured is driving in Mexico.

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