

## 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 Tennessee Car Policy 9842A, Declarations, and endorsements with the new Tennessee Personal Car Policy 9842C 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.

You can view your policy booklet and endorsements at [statefarm.com/policy-library](http://statefarm.com/policy-library) without logging in. For a free paper copy of your policy and endorsements or if you have any questions, please contact your agent.

#### 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:

- **Temporary substitute car** – has been revised to:
  - include a car that replaces a newly acquired car in addition to a car that replaces the described car, and
  - 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.
- **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.

##### UNINSURED MOTOR VEHICLE COVERAGES

- **Exclusions**
  - We have added an Exclusion for bodily injury that is the result of nuclear reaction, radiation, or radioactive contamination from any source.

##### PHYSICAL DAMAGE COVERAGES

- **Additional Definitions**

Daily Rental Charge is replaced with the term Daily Transportation Charge.
- **Limit and Loss Settlement – Comprehensive Coverage and Collision Coverage**
  - We have specified the deductible will not apply to the repair of windshield glass.
  - We have specified reasonable repair costs and labor rates are determined in the repair market where the vehicle is to be repaired.

##### INSURED’S DUTIES

- **Other Duties Under Uninsured Motor Vehicle Coverage Bodily Injury and Property Damage and Other Duties Under the Physical Damage Coverages**
  - We have added the duty to allow us to inspect damaged property during repair, and the duty to provide all authorizations we request.

##### GENERAL TERMS

1. **Required Out of State Coverage** is located in the General Terms and now applies to any required automobile coverage.
2. **The Electronic Delivery** provision has been deleted.
3. **Limited Coverage in Mexico** has been extended to include Uninsured Motor Vehicle Coverages.

**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.

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***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.*

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State Farm Mutual Automobile Insurance Company  
State Farm Fire and Casualty Company  
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