

IMPORTANT NOTICE

Regarding Changes in Coverages and Benefits with Our New Business Car Policy

We are introducing a new State Farm® Business Car Policy. For vehicles rated “commercial use,” we are replacing the current State Farm Car Policy 9804A, Declarations Page, and applicable endorsements with the new Business Car Policy 9600C.

The new Business Car Policy is a multicar policy. This allows you to insure more than one vehicle on your policy as a described vehicle.

This brochure describes the changes in coverages and benefits provided under the new Business 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 brochure follow the order of the captions in the State Farm Business Car Policy Booklet.

You will receive your new Declarations, State Farm Business Car Policy Booklet, and any applicable endorsements after you pay your premium.

Please contact your State Farm agent if you have questions.

STATE FARM BUSINESS CAR POLICY BOOKLET 9604C

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.

THIS POLICY

We have removed the agreement stating that:

- The named insured and household members have not had a driver’s license or vehicle registration suspended, revoked, or refused unless shown on the Declarations; or
- The described car is used for pleasure and business unless shown on the Declarations.

DEFINITIONS

We have revised the definitions of the following terms:

- **Car** – Revised to include any vehicle subject to motor vehicle compulsory insurance laws, financial responsibility laws, or similar laws where it is licensed or principally garaged.
- **Resident relative** – Applies only if the “ENTITY” shown on the Declarations is an “Individual.” All references to this definition have been deleted from the Liability Coverage and the Physical Damage Coverages.
- **Temporary substitute car** – Revised to specifically include the replacement of a newly acquired car for a short time while the newly acquired car is out of use due to its breakdown, repair, servicing, damage, or theft. Such car must not be owned by you or the person driving it.
- **Trailer** – Now includes:
 - All trailers with a gross vehicle weight rating of 3,000 pounds or less.
 - Any trailer while being used for pleasure.
 - A farm implement or farm wagon while being pulled on public roads by a car.
- **You or Your** – No longer includes the spouse of the first person shown on the Declarations. This change applies only if the Business Named Insured endorsement is not attached to your current State Farm Car Policy.
- **Your car** – Means the car or cars shown in the “VEHICLE SCHEDULE” on the Declarations. Since the new policy is a multicar policy, we will no longer provide coverage for a car being replaced if it is not described on the Declarations.

We have added definitions for the following terms. Please read the policy definitions for details.

- **Employee**