

TRAILER ENDORSEMENT

This endorsement is a part of the policy. Except for the changes this endorsement makes, all other provisions of the policy remain the same and apply to this endorsement.

1. DEFINITIONS

The following definitions are changed as shown for vehicles to which this endorsement applies. However, these changes do not apply:

- a. in the Uninsured Motor Vehicle Coverage or the Uninsured Motor Vehicle Property Damage Coverage; nor
- b. in the Liability Coverage or the Medical Payments Coverage for any vehicle that is a **trailer**.

Car means any type of trailer.

Newly Acquired Car means a trailer that is both newly **owned by you** and the same type of trailer as a **your car**. If the "ENTITY" shown on the Declarations is "Individual", then **newly acquired car** also means a trailer that is both newly **owned by your spouse** or a **resident relative** and the same type of trailer as a **your car**. Such newly acquired trailer ceases to be a **newly acquired car** on the earlier of:

1. the effective date and time of a policy, including any binder, issued by **us** or any other company that describes the trailer as an insured vehicle; or
2. the end of the 14th calendar day immediately following the date the trailer is delivered to **you, your spouse**, or a **resident relative**.

Private passenger car does not include any type of trailer.

Temporary Substitute Car means a trailer that is the same type of trailer as a **your car** if that trailer is in the lawful possession of the **person** operating it and it:

1. replaces a **your car** or a **newly acquired car** for a short time while such trailer is out of use due to its:
 - a. breakdown;
 - b. repair;
 - c. servicing;
 - d. damage; or
 - e. theft; and
2. is not **owned by you** or the **person** operating it.

Your Car means the trailer or trailers shown in the "VEHICLE SCHEDULE" on the Declarations. **Your Car** does not include a trailer that **you** no longer own or lease.

2. LIABILITY COVERAGE

Additional Definition

Insured is changed to read:

Insured means:

1. **you** for:
 - a. the ownership, maintenance, or use of:
 - (1) a **your car** for which a premium for that **your car** is shown under "Coverage Symbol A" in the "POLICY PREMIUM" schedules on the Declarations; or
 - (2) a **newly acquired car**; and
 - b. the maintenance or use of a **temporary substitute car** that is temporarily replacing a **car** described in a.(1) or a.(2) above;
2. any **person** acting at or under **your** direction and in the course of **your** business for their use of:
 - a. a **your car** for which a premium for that **your car** is shown under "Coverage Symbol A" in the "POLICY PREMIUM" schedules on the Declarations;
 - b. a **newly acquired car**; or
 - c. a **temporary substitute car** that is temporarily replacing a **car** described in a. or b. above;
3. any other **person** for their use, within the scope of **your** consent, of:
 - a. a **your car** for which a premium for that **your car** is shown under "Coverage Symbol A" in the "POLICY PREMIUM" schedules on the Declarations;
 - b. a **newly acquired car**; or
 - c. a **temporary substitute car** that is temporarily replacing a **car** described in a. or b. above,but only if such **person** is not insured for vehicle liability coverage by any other insurance policy, a self-insurance program, or a liability bond; and
4. any other **person** or organization vicariously liable for the use of a vehicle by an **insured** as defined in 1., 2., or 3. above, but only for such vicarious liability. This provision applies only if the vehicle is:
 - a. neither **owned by**, nor hired by, that other **person** or organization; and
 - b. not being used by an **insured** while logged on as a driver to a transportation network company's digital network.

Insured does not include the United States of America or any of the Federal Government's departments or agencies.

3. MEDICAL PAYMENTS COVERAGE

Additional Definitions

a. **Insured** is changed to read:

Insured:

1. If the "ENTITY" shown on the Declarations is other than "Individual", then **insured** means any **person** while **occupying**:

- a. a **your car** for which a premium for that **your car** is shown under "Coverage Symbol C" in the "POLICY PREMIUM" schedules on the Declarations;
- b. a **newly acquired car**, or
- c. a **temporary substitute car** that is temporarily replacing a **car** described in a. or b. above.

Such vehicle must be used within the scope of **your** consent.

2. If the "ENTITY" shown on the Declarations is "Individual", then **insured** means:

a. **you, your spouse, and resident relatives** while **occupying**:

- (1) a **your car** for which a premium for that **your car** is shown under "Coverage Symbol C" in the "POLICY PREMIUM" schedules on the Declarations;
- (2) a **newly acquired car**, or
- (3) a **temporary substitute car** that is temporarily replacing a **car** described in (1) or (2);

b. **you, your spouse, and resident relatives** if struck as a **pedestrian** by a motor vehicle or any type of trailer; and

c. any other **person** while **occupying**:

- (1) a **your car** for which a premium for that **your car** is shown under "Coverage Symbol C" in the "POLICY PREMIUM" schedules on the Declarations;
- (2) a **newly acquired car**, or
- (3) a **temporary substitute car** that is temporarily replacing a **car** described in (1) or (2) above.

Such vehicle must be used within the scope of **your** consent.

b. **Non-owned car** is deleted.

4. PHYSICAL DAMAGE COVERAGES

Additional Definitions

Covered Vehicle is changed to read:

Covered Vehicle means:

1. a **your car**, but only for those coverages for which a premium for that **your car** is shown under that "Coverage Symbol" in the "POLICY PREMIUM" on the Declarations;
2. a **newly acquired car** if a premium is shown under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations; and
3. a **temporary substitute car** that is temporarily replacing a **your car** or a **newly acquired car** described in 1. or 2. above, but only for those coverages available to the **your car** or the **newly acquired car** being replaced.

A **covered vehicle** also includes the parts and equipment that are common to the use of the trailer as a trailer and its **special equipment**. However, such parts and equipment must be securely fixed as a permanent part of the trailer.

5. GENERAL TERMS

The following is added:

Newly Owned or Newly Leased Trailer

If **you** want to insure a trailer newly **owned by you** with the **State Farm Companies** after that trailer ceases to be a **newly acquired car**, then **you** must either:

- a. request **we** replace a trailer currently shown on the Declarations of this policy with the trailer newly **owned by you** and pay **us** any added amount due. If **you** make such request while this policy is in force and:
 - (1) before the trailer newly **owned by you** ceases to be a **newly acquired car**, then that trailer newly **owned by you** will be insured by this policy as a **your car** beginning on the date the trailer newly **owned by you** is delivered to **you**. The added amount due will be calculated based on that date; or
 - (2) after the trailer newly **owned by you** ceases to be a **newly acquired car**, then that trailer newly **owned by you** will be insured by this policy as a **your car** beginning on the date and time **you** make the request. The added amount due will be calculated based on that date;

- b. apply to the **State Farm Companies** for separate coverage to insure the trailer newly **owned by you**. Such coverage will be provided only if both the applicant and the trailer are eligible for coverage at the time of the application; or
- c. apply to the **State Farm Companies** for a separate policy to insure the trailer newly **owned by you**. Such policy will be issued only if both the applicant and the trailer are eligible for coverage at the time of the application.

If **your spouse** or a **resident relative** wants to insure a trailer newly **owned by** either with the **State Farm Companies** after that trailer ceases to be a **newly acquired car**, then **your spouse** or the **resident relative** must apply to the **State Farm Companies** for a separate policy to insure the trailer newly **owned by** either. Such policy will be issued only if both the applicant and the vehicle are eligible for coverage at the time of the application.