



State Farm®  
**Personal Car**  
**Policy Booklet**

**Utah**  
Policy Form 9844C

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## THIS POLICY

1. This policy consists of:
  - a. the most recently issued Declarations;
  - b. the policy booklet version shown on that Declarations; and
  - c. any applicable endorsements shown on that Declarations.
2. This policy contains all of the agreements between all named insureds who are shown on the Declarations and all applicants and:
  - a. **us**; and
  - b. any of **our** agents.
3. **We** agree to provide insurance according to the terms of this policy:
  - a. based on payment of premium for the coverages chosen; and
  - b. unless otherwise stated on the Declarations, in reliance on the following statements:
    - (1) Neither **you** nor any member of **your** household has, within the past three years, had either:
      - (a) a license to drive; or
      - (b) a vehicle registration suspended, revoked, or refused.
    - (2) **Your cars** are used for pleasure and business.
4. All named insureds shown on the Declarations and all applicants agree by acceptance of this policy that:
  - a. the statements in 3.b. above are made by such named insured or applicant and are true; and
  - b. **we** provide this insurance on the basis those statements are true.
5. **Your** purchase of this policy may allow:
  - a. **you** to purchase or obtain certain coverages, coverage options, coverage deductibles, coverage limits, or coverage terms on other products from the **State Farm Companies**, subject to their applicable eligibility rules; or
  - b. the premium or price for other products or services purchased by **you**, including non-insurance products or services, to vary. Such other products or services must be provided by the **State Farm Companies** or by an organization that has entered into an agreement or contract with the **State Farm Companies**. The **State Farm Companies** do not warrant the merchantability, fitness, or quality of any product or service offered or provided by that organization.

## DEFINITIONS

**We** define certain words and phrases below for use throughout the policy. Each coverage includes additional definitions only for use with that coverage. These definitions apply to the singular, plural, possessive, and any other form of these words and phrases. Defined words and phrases are printed in boldface italics.

The words "spouse", "marriage", "married", and "marital" refer to the legal union between two **persons** that is recognized by and valid under the law of the state into which such union was entered.

**Bodily Injury** means bodily injury to a **person** and sickness, disease, or death that results from it.

**Car** means a land motor vehicle with four or more wheels, designed for use primarily on public roads. **Car** does not include:

1. Any vehicle while located for use as a dwelling or other premises; or
2. A truck-tractor designed to pull any type of trailer.

**Car Business** means a business or job where the purpose is to sell, lease, rent, repair, service, modify, transport, store, or park land motor vehicles or any type of trailer.

**Fungi** means any type or form of fungus or fungi and includes:

1. Mold;
2. Mildew; and
3. Any of the following that are produced or released by fungi:
  - a. Mycotoxins;
  - b. Spores;
  - c. Scents; or
  - d. Byproducts.

**Newly Acquired Car** means a **car** newly **owned by you** or a **resident relative**. A **car** ceases to be a **newly acquired car** on the earlier of:

1. the effective date and time when that **car** is added to the "VEHICLE SCHEDULE" of this policy;
2. the effective date and time of a policy, including any binder, issued by **us** or any other company that describes the **car** as an insured vehicle; or
3. the end of the 14th calendar day immediately following the date the **car** is delivered to **you** or a **resident relative**.

If this policy does not provide Comprehensive Coverage or Collision Coverage for any vehicle shown in the "VEHICLE SCHEDULE" on the Declarations and a **newly acquired car** is not otherwise afforded comprehensive coverage or collision coverage by any other policy, then:

1. this policy will provide Comprehensive Coverage or Collision Coverage for that **newly acquired car** and a **temporary substitute car** replacing that **newly acquired car**, and
2. the Definition of **Covered Vehicle** found in Physical Damage Coverages is changed to read:

**Covered Vehicle** means:

1. a **newly acquired car**; and
2. a **temporary substitute car** that is temporarily replacing a **newly acquired car**.

A **covered vehicle** also includes the parts and equipment that are common to the use of the vehicle as a vehicle.

**Non-Owned Car** means a **car** that is in the lawful possession of **you** or any **resident relative** and that neither:

1. is **owned by**:

- a. **you**;
  - b. any **resident relative**;
  - c. any other **person** who resides primarily in **your** household; or
  - d. an employer of any **person** described in a., b., or c. above; nor
2. has been operated by, rented by, or in the possession of:
    - a. **you**; or
    - b. any **resident relative**
 during any part of each of the 31 or more consecutive days immediately prior to the date of the accident or **loss**.

**Occupying** means in, on, entering, or exiting.

**Our** means the Company issuing this policy as shown on the Declarations.

**Owned By** means:

1. owned by;
2. registered to; or
3. leased, if the lease is written for a period of 31 or more consecutive days, to.

**Pedestrian** other than in No-Fault Coverage, means a **person** who is not **occupying**:

1. a motorized vehicle other than a motorized wheelchair; or
2. a vehicle designed to be pulled by a motorized vehicle.

**Person** means a human being.

**Private Passenger Car** means:

1. a **car** of the private passenger type, other than a pickup truck, van, minivan, or sport utility vehicle, designed primarily to carry **persons** and their luggage; or
2. a pickup truck, van, minivan, or sport utility vehicle:
  - a. while not used for:
    - (1) wholesale; or
    - (2) retail
 pick up or delivery; and
  - b. that has a Gross Vehicle Weight Rating of 10,000 pounds or less.

**Resident Relative** means a **person**, other than **you**, related to **you** by blood, marriage, adoption or guardianship who resides with **you**, including those who usually make their home in **your** household but temporarily live elsewhere.

**State Farm Companies** means one or more of the following:

1. State Farm Mutual Automobile Insurance Company;
2. State Farm Fire and Casualty Company; and
3. Subsidiaries or affiliates of either 1. or 2. above.

**Temporary Substitute Car** means a **car** that is in the lawful possession of the **person** operating it and that:

1. replaces a **your car** or a **newly acquired car** for a short time while that **car** is out of use due to its:
  - a. breakdown;
  - b. repair;
  - c. servicing;
  - d. damage; or
  - e. theft; and
2. neither **you** nor the **person** operating it own or have registered.

If a **car** qualifies as both a **non-owned car** and a **temporary substitute car**, then coverage will apply as if the **car** were either.

**Trailer** means:

1. a trailer:
  - a. designed to be pulled by a **private passenger car**;
  - b. not designed to carry **persons**; and
  - c. while not used as premises for office, store, or display purposes; or
2. a farm implement or farm wagon while being pulled on public roads by a **car**.

**Us** means the Company issuing this policy as shown on the Declarations.

**We** means the Company issuing this policy as shown on the Declarations.

**You** or **Your** means the named insured or named insureds shown on the Declarations. If a named insured shown on the Declarations is a **person**, then "**you**" or "**your**" includes the spouse of the first **person** shown as a named insured if the spouse resides primarily with that named insured.

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

## LIABILITY COVERAGE

This policy provides Liability Coverage if a premium is shown under "Coverage Symbol A" in the "POLICY PREMIUM" schedules on the Declarations.

### Additional Definition

**Insured** means:

1. **you** and **resident relatives** for:
  - a. the ownership, maintenance, or use of:
    - (1) a **your car**;
    - (2) a **newly acquired car**; or
    - (3) a **trailer**; and
  - b. the maintenance or use of:
    - (1) a **non-owned car**; or
    - (2) a **temporary substitute car**;
2. **you** for the maintenance or use of a **car owned by**, or furnished by an employer to, a **person** who resides primarily in the household of the first **person** shown as a named insured on the Declarations. That **car** cannot be **owned by you** or furnished by **your** employer;
3. any other **person** for their use of:
  - a. a **your car**;
  - b. a **newly acquired car**;
  - c. a **temporary substitute car**; or
  - d. a **trailer** while attached to a **car** described in a., b., or c. above.

Such vehicle must be used within the scope of **your** consent; 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, unless the vehicle is a **your car** or a **newly acquired car**; and
  - b. neither available for, nor being used for, carrying **persons** for a charge.

**Insured** does not include:

1. for the maintenance or use of a **non-owned car**,
  - a. a **person** related to a named insured if that named insured is not the first **person** shown as a named insured on the Declarations; or
  - b. any other **person** or organization vicariously liable for the use of a **non-owned car** by an a **person** described in a. above; nor
2. the United States of America or any of the Federal Government's departments or agencies.

#### **Insuring Agreement**

1. **We** will pay damages an **insured** becomes legally liable to pay because of:
  - a. **bodily injury** to others; and
  - b. damage to property  
caused by an accident that involves a vehicle for which that **insured** is provided Liability Coverage by this policy.
2. **We** have the right to:
  - a. investigate, negotiate, and settle any claim or lawsuit;
  - b. defend an **insured** in any claim or lawsuit, with attorneys chosen by **us**; and
  - c. appeal any award or legal decision  
for damages payable under this policy's Liability Coverage.

#### **Supplementary Payments**

**We** will pay, in addition to the damages described in the **Insuring Agreement** of this policy's Liability Coverage, those items listed below that result from such accident:

1. Attorney fees for attorneys chosen by **us** to defend an **insured** who is sued for such damages. **We** have no duty to pay attorney fees incurred after **we** deposit in court or pay the amount due under the **Insuring Agreement** of this policy's Liability Coverage;
2. Court costs awarded by the court against an **insured** and resulting from that part of the lawsuit:
  - a. that seeks damages payable under this policy's Liability Coverage; and
  - b. against which **we** defend an **insured** with attorneys chosen by **us**.

**We** have no duty to pay court costs incurred after **we** deposit in court or pay the amount due under the **Insuring Agreement** of this policy's Liability Coverage;

3. Interest the **insured** is legally liable to pay on damages payable under the **Insuring Agreement** of this policy's Liability Coverage:
  - a. before a judgment, but only the interest on the lesser of:
    - (1) that part of the damages **we** pay; or
    - (2) this policy's applicable Liability Coverage limit; and
  - b. after a judgment.

**We** have no duty to pay interest that accrues after **we** deposit in court, pay, or offer to pay, the amount due under the **Insuring Agreement** of this policy's Liability Coverage. **We** also have no duty to pay interest that accrues on any damages paid or payable by a party other than the **insured** or **us**;

4. Premiums for bonds, provided by a company chosen by **us**, required to appeal a decision in a lawsuit against an **insured**. **We** have no duty to:
  - a. pay for any bond with a face amount that exceeds this policy's applicable Liability Coverage limit;
  - b. furnish or apply for any bonds; or
  - c. pay premiums for bonds purchased after **we** deposit in court, pay, or offer to pay, the amount

- due under the **Insuring Agreement** of this policy's Liability Coverage; and
5. The following costs and expenses if related to and incurred after a lawsuit has been filed against an **insured**:
    - a. Loss of wages or salary, but not other income, up to \$250 for each day an **insured** attends, at **our** request:
      - (1) an arbitration;
      - (2) a mediation; or
      - (3) a trial of a lawsuit; and
    - b. Reasonable expenses incurred by an **insured** at **our** request other than loss of wages, salary, or other income.

The amount of any of the costs or expenses listed above that are incurred by an **insured** must be reported to **us** before **we** will pay such incurred costs or expenses.

#### Limit

The Liability Coverage limit is shown in the "COVERAGES AND LIMITS" schedule on the Declarations.

1. The limit for **bodily injury** is shown under "Bodily Injury Limit – Each Person, Each Accident."
  - a. The dollar amount shown under "Each Person" is the most **we** will pay for all damages resulting from **bodily injury** to any one **person** injured in any one accident, including all damages sustained by other **persons** as a result of that **bodily injury**.
  - b. The dollar amount shown under "Each Accident" is the most **we** will pay, subject to the limit for "Each Person", for all damages resulting from **bodily injury** to two or more **persons** injured in any one accident.
2. The limit for damage to property is shown under "Property Damage Limit – Each Accident". The dollar amount shown is the most **we** will pay for all damages resulting from damage to property in any one accident.
3. The limit shown for Liability Coverage is the most **we** will pay regardless of the number of:
  - a. **insureds**;

- b. claims made;
- c. vehicles insured;
- d. premiums shown on the Declarations; or
- e. vehicles involved in the accident.

#### Nonduplication

**We** will not pay any damages or expenses under Liability Coverage:

1. that have already been paid as benefits under No-Fault Coverage of any policy issued by the **State Farm Companies** to **you** or any **resident relative**; or
2. that have already been paid under Uninsured Motor Vehicle Bodily Injury Coverage or Underinsured Motor Vehicle Coverage of any policy issued by the **State Farm Companies** to **you** or any **resident relative**.

#### Duplicate Coverage and Arbitration

If an **insured** is or would be held legally liable for the damages resulting from **bodily injury** sustained by any **person** to whom benefits required under no-fault coverage have been paid by another insurer, including the Workers' Compensation Fund of Utah, then **we** will reimburse the other insurer for the payment, but not in excess of the amount recoverable.

The issue of liability and the amount will be determined by mandatory, binding arbitration between insurers.

#### Exclusions

THERE IS NO COVERAGE FOR AN **INSURED**:

1. WHO INTENTIONALLY CAUSES **BODILY INJURY** OR DAMAGE TO PROPERTY TO THE EXTENT THE LIMITS OF THIS COVERAGE EXCEED THE MINIMUM LIMITS REQUIRED BY SECTION 31A-22-304 OF THE UTAH INSURANCE LAWS;
2. OR FOR THAT **INSURED'S** INSURER FOR ANY OBLIGATION UNDER ANY TYPE OF WORKERS' COMPENSATION, DISABILITY, OR SIMILAR LAW;
3. FOR **BODILY INJURY** TO THAT **INSURED'S** EMPLOYEE WHICH ARISES OUT OF THAT EMPLOYEE'S EMPLOYMENT. This exclusion does not apply to that **insured's** household employee who is neither covered, nor required to be covered, under workers' compensation insurance;



4. FOR **BODILY INJURY** TO THAT **INSURED'S** FELLOW EMPLOYEE WHILE THE FELLOW EMPLOYEE IS IN THE COURSE AND SCOPE OF THAT **PERSON'S** EMPLOYMENT. This exclusion does not apply to **you** and **resident relatives** who are legally liable for **bodily injury** to fellow employees;
5. FOR DAMAGES ARISING OUT OF THE OWNERSHIP, MAINTENANCE, OR USE OF A VEHICLE WHILE IT IS RENTED TO OR LEASED TO OTHERS BY AN **INSURED**, INCLUDING PERSONAL VEHICLE SHARING, PEER-TO-PEER CAR SHARING, OR OTHER SIMILAR PROGRAM;
6. FOR DAMAGES ARISING OUT OF THE OWNERSHIP, MAINTENANCE, OR USE OF A VEHICLE WHILE IT IS:
  - a. MADE AVAILABLE; OR
  - b. BEING USED

TO CARRY **PERSONS** FOR A CHARGE. This exclusion does not apply to:

  - a. the use of a **private passenger car** on a share-the-expense basis; or
  - b. **you** or a **resident relative occupying a non-owned car** as a passenger;
7. WHILE MAINTAINING OR USING A VEHICLE IN CONNECTION WITH THAT **INSURED'S** EMPLOYMENT IN OR ENGAGEMENT OF ANY KIND IN A **CAR BUSINESS**. This exclusion does not apply to:
  - a. (1) **you**;
  - (2) any **resident relative**; or
  - (3) any agent, employee, or business partner of (1) or (2) above

while maintaining or using a **your car**, a **newly acquired car**, a **temporary substitute car**, or a **trailer owned by you**; and

  - b. a motor vehicle business, its officers, agents and employees if no other valid and collectible insurance is applicable. The Liability Coverage Limits shown on the Declarations Page are changed to match the minimum limits of liability required by section 31A-22-304 of the Utah Insurance Laws.
8. WHILE THAT **INSURED** IS VALET PARKING A VEHICLE;
9. WHILE MAINTAINING OR USING ANY VEHICLE OTHER THAN A **YOUR CAR**, A **NEWLY ACQUIRED CAR**, A **TEMPORARY SUBSTITUTE CAR**, OR A **TRAILER** IN ANY BUSINESS OR OCCUPATION OTHER THAN A **CAR BUSINESS** OR VALET PARKING. This exclusion does not apply to the maintenance or use of a **private passenger car**;
10. FOR DAMAGE TO PROPERTY WHILE IT IS:
  - a. **OWNED BY**;
  - b. RENTED TO;
  - c. USED BY;
  - d. IN THE CARE OF; OR
  - e. TRANSPORTED BY

**YOU**, A **RESIDENT RELATIVE**, OR THE **PERSON** WHO IS LEGALLY LIABLE FOR THE DAMAGE. This exclusion does not apply to damage to a:

  - a. motor vehicle **owned by** the employer of **you** or the employer of any **resident relative** if such damage is caused by an **insured** while operating another motor vehicle;
  - b. residence while rented to or leased to an **insured**; or
  - c. private garage while rented to or leased to an **insured**;
11. FOR LIABILITY ASSUMED UNDER ANY CONTRACT OR AGREEMENT;
12. FOR ANY ORDER OF RESTITUTION ISSUED BY A COURT IN A CRIMINAL PROCEEDING OR EQUITABLE ACTION;
13. WHILE USING A **TRAILER** WITH A MOTOR VEHICLE IF THAT **INSURED** IS NOT PROVIDED LIABILITY COVERAGE BY THIS POLICY FOR THE USE OF THAT MOTOR VEHICLE;
14. FOR THE OWNERSHIP, MAINTENANCE, OR USE OF ANY VEHICLE WHILE IT IS:
  - a. OFF PUBLIC ROADS AND BEING PREPARED FOR, USED IN PRACTICE FOR, OR OPERATED IN ANY RACING CONTEST, SPEED

CONTEST, HILL-CLIMBING CONTEST, JUMPING CONTEST, OR ANY SIMILAR CONTEST; OR

- b. ON A TRACK DESIGNED PRIMARILY FOR RACING OR HIGH-SPEED DRIVING. This exclusion (14.b.) does not apply if the vehicle is being used in connection with an activity other than racing, high-speed driving, or any type of competitive driving; OR
15. WHO IS AN EMPLOYEE OF THE UNITED STATES OF AMERICA OR ANY OF THE FEDERAL GOVERNMENT'S DEPARTMENTS OR AGENCIES, IF THE PROVISIONS OF THE FEDERAL TORT CLAIMS ACT APPLY.

**If Other Liability Coverage Applies**

- 1. If Liability Coverage provided by this policy and one or more other Car Policies issued to **you** or any **resident relative** by the **State Farm Companies** apply to the same accident, then:
  - a. the Liability Coverage limits of such policies will not be added together to determine the most that may be paid; and
  - b. the maximum amount that may be paid from all such policies combined is the single highest applicable limit provided by any one of the policies. **We** may choose one or more policies from which to make payment.
- 2. The Liability Coverage provided by this policy applies as primary coverage for the ownership, maintenance, or use of a **your car** or a **trailer** attached to it, or a vehicle **owned by a car business** that is being operated by an **insured**, who is neither a **person** engaged in such **car business** nor that **person's** employee or agent.
  - a. If:
    - (1) this is the only Car Policy issued to **you** or any **resident relative** by the **State Farm Companies** that provides Liability Coverage which applies to the accident as primary coverage; and
    - (2) liability coverage provided by one or more sources other than the **State Farm Companies** also applies as primary coverage for the same accident,

then **we** will pay the proportion of damages payable as primary that **our** applicable limit bears to the sum of **our** applicable limit and the limits of all other liability coverage that apply as primary coverage.

- b. If:
  - (1) more than one Car Policy issued to **you** or any **resident relative** by the **State Farm Companies** provides Liability Coverage which applies to the accident as primary coverage; and
  - (2) liability coverage provided by one or more sources other than the **State Farm Companies** also applies as primary coverage for the same accident,

then the **State Farm Companies** will pay the proportion of damages payable as primary that the maximum amount that may be paid by the **State Farm Companies** as determined in 1. above bears to the sum of such amount and the limits of all other liability coverage that apply as primary coverage.

- 3. Except as provided in 2. above, the Liability Coverage provided by this policy applies as excess coverage.
  - a. If:
    - (1) this is the only Car Policy issued to **you** or any **resident relative** by the **State Farm Companies** that provides Liability Coverage which applies to the accident as excess coverage; and
    - (2) liability coverage provided by one or more sources other than the **State Farm Companies** also applies as excess coverage for the same accident,

then **we** will pay the proportion of damages payable as excess that **our** applicable limit bears to the sum of **our** applicable limit and the limits of all other liability coverage that apply as excess coverage.

- b. If:
  - (1) more than one Car Policy issued to **you** or any **resident relative** by the **State Farm**

**Companies** provides Liability Coverage which applies to the accident as excess coverage; and

- (2) liability coverage provided by one or more sources other than the **State Farm Companies** also applies as excess coverage for the same accident,

then the **State Farm Companies** will pay the proportion of damages payable as excess that the maximum amount that may be paid by the **State Farm Companies** as determined in 1. above bears to the sum of such amount and the limits of all other liability coverage that apply as excess coverage.

## NO-FAULT COVERAGE

This policy provides No-Fault Coverage if a premium is shown under "Coverage Symbol P" in the "POLICY PREMIUM" schedules on the Declarations. The No-Fault Coverage Symbol that applies to this policy is the Symbol "P" with a number beside it, and is shown in the "COVERAGES AND LIMITS" schedule on the Declarations.

### Additional Definitions

**Insured** means:

1. **you** or any **resident relative**; or
2. any other **person**:
  - a. while **occupying your car** or a **newly acquired car** with the permission of:
    - (1) **you** or any **resident relative**; or
    - (2) the **person** driving such **car** with **your** permission: or
  - b. while a **pedestrian**, if injured in an accident that occurs in Utah and involves **your car** or a **newly acquired car**.

The following definitions apply only to No-Fault Coverage:

**Motor Vehicle** means a vehicle that is self-propelled and a vehicle that is propelled by electric power from overhead trolley wires, but not operated on rails.

**Motor Vehicle** does not include:

1. vehicles moved solely by human power;
2. motorized wheelchairs;
3. an electric personal assistive mobility device;
4. an electric assisted bicycle;
5. a motor assisted scooter;
6. a personal delivery device, as defined in Section 41-6a-1119 of the Utah Motor Vehicle Laws;

7. a mobile carrier, as defined in Section 41-6a-1120 of the Utah Motor Vehicle Laws;

**Pedestrian** means any natural person not occupying a **motor vehicle**.

**Personal Injury Protection Benefits** mean:

1. **Medical Benefits.** This is reimbursement for **reasonable expenses** incurred for necessary:
  - a. medical, hospital, dental, surgical, ambulance, X-ray, nursing, and rehabilitative services;
  - b. eyeglasses, hearing aids and prosthetic devices; and
  - c. remedial treatment by a recognized religious method of healing.
2. **Disability Benefits.** This is reimbursement for:
  - a. 85% of an **insured's** loss of gross income or earning capacity as a result of that **insured's** inability to work during a period that:
    - (1) begins when the loss of gross income or earning capacity begins: and
    - (2) ends either:
      - (a) when the **insured** no longer has any loss of gross income or earning capacity;
      - (b) when the **insured** dies; or
      - (c) 52 weeks after the loss, whichever comes first.

This benefit is not paid for the first three days of disability, unless the disability continues for longer than two consecutive weeks after the date of **bodily injury**.

b. services actually rendered or expenses reasonably incurred for services the **insured** would have performed for their household except for the **bodily injury**. These services must be performed during a period that:

- (1) begins three days after the date of the **bodily injury**; and
- (2) ends either:
  - (a) when the **insured** can perform these services;
  - (b) when the **insured** dies; or
  - (c) 365 days after the date of the **bodily injury**,whichever comes first.

If the **insured's** disability continues for more than 14 consecutive days after the date of the **bodily injury**, the period begins on the date of the **bodily injury**.

3. **Funeral Benefits.** This is reimbursement for reasonable funeral, burial, or cremation expenses.
4. **Survivor's Benefits.** This is an amount paid to an **insured's** heirs when an **insured** dies as the result of the accident.

**Reasonable Expenses** mean the lowest one of the following charges:

1. The usual and customary fees charged by a majority of healthcare providers who provide similar **medical services** in the geographical area in which the charges were incurred;
2. The fee specified in any fee schedule:
  - a. applicable to no-fault coverage or personal injury protection coverage included in motor vehicle liability policies issued in the state where the **personal injury protection benefits** are provided; and
  - b. as prescribed or authorized by the law of the state where the **personal injury protection benefits** are provided;
3. The fees agreed to by both the **insured's** healthcare provider and **us**; or

4. The fees agreed upon between the **insured's** healthcare provider and a third party when **we** have a contract with such third party.

#### Insuring Agreement

**We** will pay **personal injury protection benefits** in accordance with Utah law for **bodily injury** to an **insured** caused by accident resulting from the maintenance or use of a **motor vehicle** as a **motor vehicle**.

#### Determining Personal Injury Protection Benefits

**We** have the right to:

1. obtain and use:
  - a. utilization reviews;
  - b. peer reviews; and
  - c. medical bill reviewsto determine if the requested benefits are **personal injury protection benefits**;
2. use a medical examination of the **insured** to determine if:
  - a. the **bodily injury** was caused by a **motor vehicle** accident; and
  - b. the requested benefits are **personal injury protection benefits**; and
3. enter into a contract with a third party that has an agreement with the **insured's** healthcare provider to charge fees as determined by that agreement.

#### Arbitration

1. If there is a disagreement as to whether requested benefits are **personal injury protection benefits**, then the disagreement will be resolved by arbitration upon written request of the **insured** or **us**.
2. The arbitration will take place in the county in which the **insured** resides unless the parties agree to another location.

The **insured** and **we** will each select a competent and impartial arbitrator. These two arbitrators will select a third competent and impartial arbitrator. If they are unable to agree on the third arbitrator within 30 days, then either the **insured** or **we** may petition a court that has jurisdiction to select the third arbitrator.

Each party will pay the cost of its own arbitrator, attorneys, and expert witnesses, as well as any other expenses incurred by that party. Both parties will share equally the cost of the third arbitrator.

3. If the **insured** elects arbitration as provided by this policy, then the arbitrators shall not:
  - a. award:
    - (1) punitive damages or other exemplary relief;
    - (2) attorney fees or any expenses of arbitration; or
    - (3) any other remedy; nor
  - b. have authority to decide any questions of law or conduct arbitration on a class-wide or class-representative basis.
4. A written decision that is both agreed upon by and signed by any two arbitrators, and that also contains an explanation of how they arrived at their decision, will be binding on:
  - a. **us**;
  - b. the **insured**;
5. Subject to 1., 2., 3., and 4. above, state court rules governing procedure and admission of evidence will be used.

**Limit**

1. The No-Fault Coverage limits are shown in the following **No-Fault Schedule**. Subject to 2. and 3. below, the applicable amount shown for each **personal injury protection benefit** following the No-Fault Coverage Symbol found on the **No-Fault Schedule** that matches the No-Fault Coverage Symbol shown under "Symbols" on the Declarations is the most **we** will pay for any one **insured** who sustains **bodily injury** in any one accident.
2. a. The most **Medical Benefits we** will pay for services and products furnished more than three years after the date of the accident is \$3,000, reduced by any amount paid or payable for expenses incurred during the first three years.
  - b. The most **Disability Benefits we** will pay for services actually rendered or expenses reasonably incurred for services the **insured** would

have performed for their household except for the **bodily injury** is \$20 per day.

- c. The most **Survivor's Benefits we** will pay if the death occurs more than three years after the date of the accident is \$3,000.
3. Any amount payable shall be reduced by all amounts the **insured** is entitled to receive:
  - a. under any workers' compensation, disability or similar law; or
  - b. from the United States of America, or any of the Federal Government's departments or agencies, because of active duty in the military services.

No-Fault Schedule		
Coverage Symbol	Survivor's Benefits	Disability Benefits Loss of Income Per Week
P1	\$3,000	\$250
P2	\$3,000	\$250
P3	\$5,000	\$250
P4	\$5,000	\$250
P5	\$10,000	\$300

No-Fault Schedule		
Coverage Symbol	Funeral Benefits	Survivors Benefits
P1	\$1,500	\$3,000
P2	\$1,500	\$3,000
P3	\$1,500	\$5,000
P4	\$1,500	\$5,000
P5	\$2,500	\$10,000

## Nonduplication

We will not pay any **personal injury protection benefits** under No-Fault Coverage that have already been paid:

1. as damages under Liability Coverage, Uninsured Motor Vehicle Bodily Injury Coverage, or Underinsured Motor Vehicle Coverage of any policy issued by the **State Farm Companies** to **you** or any **resident relative**; or
2. by or on behalf of a party who is legally liable for the **insured's bodily injury**.

## Exclusions

THERE IS NO COVERAGE FOR AN **INSURED**:

1. WHILE **OCCUPYING** A **MOTOR VEHICLE** WHICH IS **OWNED BY** OR FURNISHED FOR THE REGULAR USE OF **YOU**, OR ANY **RESIDENT RELATIVE** THAT IS NOT A **YOUR CAR** OR A **NEWLY ACQUIRED CAR**. This exclusion does not apply while an **insured** is **occupying** a **motor vehicle** that is a **trailer owned by you**;
2. WHEN STRUCK AS A **PEDESTRIAN** BY A **MOTOR VEHICLE, OWNED BY** THAT **INSURED** THAT IS NOT A **YOUR CAR** OR A **NEWLY ACQUIRED CAR**. This exclusion does not apply when an **insured** is struck as a **pedestrian** by a **motor vehicle** that is a **trailer owned by you**;
3. WHOSE CONDUCT CONTRIBUTED TO THAT **INSURED'S BODILY INJURY** UNDER ANY OF THE FOLLOWING CIRCUMSTANCES:
  - a. INTENTIONALLY CAUSING **BODILY INJURY** TO THEIRSELF; OR
  - b. WHILE COMMITTING A FELONY;
4. WHILE OPERATING A **YOUR CAR** OR A **NEWLY ACQUIRED CAR** IF NOT IN LAWFUL POSSESSION OF IT;
5. WHILE OPERATING A MOTORCYCLE, OFF-HIGHWAY VEHICLE, STREET-LEGAL ALL-TERRAIN VEHICLE, OR SEMITRAILER.
6. WHOSE **BODILY INJURY**:
  - a. ARISES OUT OF THE USE OF ANY **MOTOR VEHICLE** WHILE LOCATED FOR USE AS A RESIDENCE OR PREMISES;
  - b. RESULTS FROM WAR OF ANY KIND; OR

- c. RESULTS FROM THE HAZARDOUS PROPERTIES OF NUCLEAR MATERIALS;
7. WHO IS:
  - a. PROVIDING TRANSPORTATION NETWORK SERVICES; OR
  - b. **OCCUPYING** OR STRUCK BY A **YOUR CAR** OR A **NEWLY ACQUIRED CAR** WHILE SUCH VEHICLE IS BEING USED TO PROVIDE TRANSPORTATION NETWORK SERVICES; OR
8. WHO IS **OCCUPYING YOUR CAR** OR A **NEWLY ACQUIRED CAR** WHILE IT IS RENTED OR LEASED TO OTHERS BY AN **INSURED**, INCLUDING PERSONAL VEHICLE SHARING, PEER-TO-PEER CAR SHARING, OR OTHER SIMILAR PROGRAM.

## If There is Other No-Fault Coverage

1. No **person** shall recover twice for the same expense or loss.
2. If No-Fault Coverage provided by this policy and one or more other vehicle policies issued to **you** or any **resident relative** by the **State Farm Companies** apply to the same **bodily injury**, then:
  - a. the No-Fault Coverage limits of such policies shall not be added together to determine the most that may be paid; and
  - b. the maximum amount that may be paid from all such policies combined is the single highest applicable limit provided by any one of the policies. **We** may choose one or more policies from which to make payment.
3. The No-Fault Coverage provided by this policy applies as primary coverage for an **insured** who sustains **bodily injury** while **occupying** or when struck as a **pedestrian** by a **your car** or a **newly acquired car**.
  - a. If:
    - (1) this is the only vehicle policy issued to **you** or any **resident relative** by the **State Farm Companies** that provides No-Fault Coverage which applies to the accident as primary coverage; and

- (2) no-fault coverage provided by one or more sources other than the **State Farm Companies** also applies as primary coverage for the same accident,

then **we** will pay the proportion of **personal injury benefits** payable as primary that **our** applicable limit bears to the sum of **our** applicable limit and the limits of all other no-fault coverage that apply as primary coverage.

b. If:

- (1) more than one vehicle policy issued to **you** or any **resident relative** by the **State Farm Companies** provides No-Fault Coverage which applies to the accident as primary coverage; and
- (2) no-fault coverage provided by one or more sources other than the **State Farm Companies** also applies as primary coverage for the same accident,

then the **State Farm Companies** will pay the proportion of **personal injury benefits** payable as primary that the maximum amount that may be paid by the **State Farm Companies** as determined in 2. above bears to the sum of such amount and the limits of all other no-fault coverage that apply as primary coverage.

4. Except as provided in 3. above, the No-Fault Coverage provided by this policy applies as excess coverage.

a. If:

- (1) this is the only vehicle policy issued to **you** or any **resident relative** by the **State Farm Companies** that provides No-Fault Coverage which applies to the accident as excess coverage; and
- (2) no-fault coverage provided by one or more sources other than the **State Farm Companies** also applies as excess coverage for the same accident,

then **we** will pay the proportion of **personal injury benefits** as excess that **our** applicable limit bears to the sum of **our** applicable limit and the limits of all other no-fault coverage that apply as excess coverage.

b. If:

- (1) more than one vehicle policy issued to **you** or any **resident relative** by the **State Farm Companies** provides No-Fault Coverage or other similar vehicle insurance which applies to the accident as excess coverage; and
- (2) no-fault coverage or other similar vehicle insurance provided by one or more sources other than the **State Farm Companies** also applies as excess coverage for the same accident,

then the **State Farm Companies** will pay the proportion of **personal injury benefits** payable as excess that the maximum amount that may be paid by the **State Farm Companies** as determined in 2. above bears to the sum of such amount and the limits of all other no-fault coverage that apply as excess coverage.

#### Constitutionality

If a court declares any of the Utah motor vehicle insurance law invalid, **we** may refigure the premium and change the coverage. If the refigured premium is greater than what has been paid, then **you** must pay **us** the difference.

#### Our Payment Options

**We** may, at **our** option, make payment to one or more of the following:

1. The **insured**;
2. The **insured's** surviving spouse;
3. A parent or guardian of the **insured**, if the **insured** is a minor or an incompetent **person**;
4. A **person** authorized by law to receive such payment; or
5. Any **person** or organization that provides the **personal injury protection benefits**.

## UNINSURED MOTOR VEHICLE BODILY INJURY COVERAGE

This policy provides Uninsured Motor Vehicle Bodily Injury Coverage if a premium is shown under "Coverage Symbol U" in the "POLICY PREMIUM" schedules on the Declarations.

### Additional Definitions

**Insured** means:

1. **you**, including **your** dependent minor children who do not reside with **you**;
2. **resident relatives**;
3. any other **person** while **occupying**:
  - a. a **your car**;
  - b. a **newly acquired car**; or
  - c. a **temporary substitute car**.Such vehicle must be used within the scope of **your** consent; and
4. any **person** or organization entitled to recover compensatory damages as a result of **bodily injury** to an **insured** as defined in 1., 2., or 3. above.

**Uninsured Motor Vehicle** means a land motor vehicle:

1. the operation, maintenance, or use of which is:
  - a. not insured or bonded for bodily injury liability at the time of the accident; or
  - b. insured or bonded for bodily injury liability at the time of the accident; but
    - (1) the limits are less than required by section 31A-22-304 of the Utah Insurance Laws.
    - (2) the insuring company:
      - (a) denies that its policy provides liability coverage for compensatory damages that result from the accident; or
      - (b) is or becomes insolvent; or
    - (3) coverage for an accident is disputed by the liability insurer for more than 60 days; or
2. an unidentified land motor vehicle which was the proximate cause of the **bodily injury** to the **insured**. If there is no physical contact between that unidentified motor vehicle and the **insured** or the vehicle the **insured** is **occupying**, then the **insured** must show the existence of the other motor vehicle by clear and

convincing evidence, which shall consist of more than the **insured's** testimony.

**Uninsured Motor Vehicle** does not include a land motor vehicle:

1. whose ownership, maintenance, or use is provided Liability Coverage by this policy;
2. **owned by**, rented to, or furnished or available for the regular use of a named insured or a named insured's spouse;
3. **owned by**, rented to, or operated by a self-insurer under any motor vehicle financial responsibility law, any motor carrier law, or any similar law;
4. **owned by** or rented to any government or any of its political subdivisions or agencies;
5. designed for use primarily off public roads except while on public roads; or
6. while located for use as a dwelling or other premises.

### Insuring Agreement

**We** will pay compensatory damages for **bodily injury** an **insured** is legally entitled to recover from the owner or driver of an **uninsured motor vehicle**. The **bodily injury** must be:

1. sustained by an **insured**; and
2. caused by an accident that involves the operation, maintenance, or use of an **uninsured motor vehicle** as a motor vehicle.

### Consent to Settlement

The **insured** must inform **us** of a settlement offer, if any, proposed by or on behalf of the owner or driver of the **uninsured motor vehicle**, and the **insured** must request **our** written consent to accept such settlement offer.

If **we**:

1. consent in writing, then the **insured** may accept such settlement offer.
2. inform the **insured** in writing that **we** do not consent, then the **insured** may not accept such settlement offer and:



- a. **we** will make payment to the **insured** in an amount equal to such settlement offer. This payment is considered a payment made by or on behalf of the owner or driver of the **uninsured motor vehicle**; and
- b. any recovery from or on behalf of the owner or driver of the **uninsured motor vehicle** shall first be used to repay **us**.

- An **insured**, without **our** consent, may not request arbitration after filing a lawsuit;
- (2) consent to a jury trial if requested by **us**;
  - (3) agree that **we** may contest the issues of liability and the amount of damages; and
  - (4) secure a judgment in that action. The judgment must be the final result of an actual trial and any appeals, if any appeals are taken.

### Deciding Fault and Amount

1. a. The **insured** and **we** must agree to the answers to the following two questions:
  - (1) Is the **insured** legally entitled to recover compensatory damages from the owner or driver of the **uninsured motor vehicle**?
  - (2) If the **insured** and **we** agree that the answer to 1.a.(1) above is yes, then what is the amount of the compensatory damages that the **insured** is legally entitled to recover from the owner or driver of the **uninsured motor vehicle**?
- b. If **we** determine that the amount of compensatory damages that the **insured** is legally entitled to recover from the owner or driver of the **uninsured motor vehicle** is equal to or greater than the available limits provided by this coverage under this policy, then that **insured** must accept those limits.
- c. If there is no agreement on the answer to either question in 1.a. above, and 1.b. above does not apply, then the **insured** may require the disagreement be resolved by binding arbitration as described in **Arbitration** or shall:
  - (1) file a lawsuit, in a state or federal court that has jurisdiction, against:
    - (a) **us**;
    - (b) the owner and driver of the **uninsured motor vehicle** unless **we** have consented to a settlement offer proposed by or on behalf of such owner or driver; and
    - (c) any other party or parties who may be legally liable for the **insured's** damages;

2. **We** are not bound by any:
  - a. judgment obtained without **our** written consent; and
  - b. default judgment against any **person** or organization other than **us**.
3. Regardless of the amount of any award, including any judgment or default judgment, **we** are not obligated to pay any amount in excess of the available limit under this coverage of this policy.

### Arbitration

1. Arbitration will take place in the county in which the **insured** resides unless the parties agree to another location.

The **insured** and **we** will together select a single arbitrator. If unable to agree on a single arbitrator, or if the **insured** and **we** agree, then an arbitration panel of three arbitrators will be employed. The arbitration panel will consist of an arbitrator selected by the **insured**, an arbitrator selected by **us**, and a third arbitrator selected by the first two arbitrators.

The **insured** and **we** will share equally the fees and costs of the single arbitrator. If an arbitration panel is used, then the **insured** will pay the fees and costs of the arbitrator selected by the **insured**, **we** will pay the cost of the arbitrator selected by **us**, and the **insured** and **we** will share equally the fees and costs of the third arbitrator.

2. The arbitrator or arbitrators shall only decide:
  - a. whether the **insured** is legally entitled to collect damages from the owner or driver of the **uninsured motor vehicle**; and

- b. the amount of damages that the **insured** is legally entitled to collect from the owner or driver of the **uninsured motor vehicle**.

If the arbitrator or arbitration panel finds that the action was not brought, pursued, or defended in good faith, the arbitrator or arbitration panel may award reasonable attorney fees and costs against the party that failed to bring, pursue, or defend the claim in good faith.

The amount of any arbitration award may not exceed the sum of the limits of this policy and the limits of all other uninsured motor vehicle bodily injury coverage that apply for the **insured's bodily injury**.

The arbitrator or arbitrators shall have no authority to decide any other questions of fact, decide any questions of law, or conduct arbitration on a class-wide or class-representative basis.

- 3. A written decision signed by the single arbitrator or by any two arbitrators of the arbitration panel shall constitute the final decision and be the final resolution of all claims between the **insured** and **us** unless:
  - a. the award was procured by corruption, fraud, or other undue means; or
  - b. within 20 days after service of the arbitration award, either the **insured** or **us** files a complaint requesting a trial de novo in the district court and serves the nonmoving party with a copy of such complaint. If the **insured**, as the moving party, does not obtain a verdict that is at least \$5,000 and also at least 20% greater than the arbitration award, then the **insured** is responsible for all of **our** costs as the nonmoving party. If **we**, as the moving party, do not obtain a verdict that is at least 20% less than the arbitration award, then **we** are responsible for all of the **insured's** costs as the nonmoving party. This award of costs may not exceed \$2,500.
- 4. Subject to items 1., 2., and 3. above:
  - a. the arbitration proceeding shall be governed by the Utah Uniform Arbitration Act as specified in the uninsured motorist coverage statute of the Utah Insurance Code;

- b. the arbitration conducted in accordance with the Rules of the Utah Rules of Civil Procedure as specified in the uninsured motorist coverage statute of the Utah Insurance Code; and
- c. all issues of discovery shall be resolved by the arbitrator or arbitration panel.

- 5. **We** do not waive any of **our** rights by submitting to arbitration.

#### Limit

- 1. The Uninsured Motor Vehicle Bodily Injury Coverage limit is shown in the "COVERAGES AND LIMITS" schedule on the Declarations under "Bodily Injury Limit – Each Person, Each Accident".
  - a. The most **we** will pay for all compensatory damages resulting from **bodily injury** to any one **insured** injured in any one accident, including all compensatory damages sustained by other **insureds** as a result of that **bodily injury** is the lesser of:
    - (1) the dollar amount shown under "Bodily Injury Limit – Each Person"; or
    - (2) the amount of all compensatory damages resulting from that **bodily injury** reduced by the sum of all payments for compensatory damages resulting from that **bodily injury** made by or on behalf of any **person** or organization who is or may be held legally liable for the **bodily injury**.
  - b. The most **we** will pay, subject to 1.a. above, for all compensatory damages resulting from **bodily injury** to two or more **insureds** injured in any one accident is the dollar amount shown under "Each Accident".
- 2. The limit shown for Uninsured Motor Vehicle Coverage is the most **we** will pay regardless of the number of:
  - a. **insureds**;
  - b. claims made;
  - c. vehicles insured;
  - d. premiums shown on the Declarations; or
  - e. vehicles involved in the accident.

## Nonduplication

**We** will not pay under Uninsured Motor Vehicle Bodily Injury Coverage any damages:

1. that have already been paid to or for the **insured**:
  - a. by or on behalf of any **person** or organization who is or may be held legally liable for the **bodily injury** to the **insured**; or
  - b. for **bodily injury** under Liability Coverage of any policy issued by the **State Farm Companies** to **you** or any **resident relative**;
2. that:
  - a. have already been paid;
  - b. could have been paid; or
  - c. could be paidto or for the **insured** under any workers' compensation law, disability benefits law, or similar law, or under No-Fault Coverage of this policy. This does not reduce the limit of this coverage.

## Exclusions

THERE IS NO COVERAGE:

1. FOR AN **INSURED** WHO, WITHOUT **OUR** WRITTEN CONSENT, SETTLES WITH ANY **PERSON** OR ORGANIZATION WHO MAY BE LIABLE FOR THE **BODILY INJURY**;
2. FOR AN **INSURED** WHO SUSTAINS **BODILY INJURY**:
  - a. WHILE **OCCUPYING** A MOTOR VEHICLE **OWNED BY** THAT **INSURED** OR THAT **INSURED'S**:
    - (1) SPOUSE;
    - (2) RESIDENT PARENT; OR
    - (3) RESIDENT SIBLINGIF THAT MOTOR VEHICLE IS NOT **YOUR CAR**, A **NEWLY ACQUIRED CAR**, OR A **TEMPORARY SUBSTITUTE CAR**; OR
  - b. THROUGH BEING STRUCK BY A MOTOR VEHICLE **OWNED BY** THAT **INSURED** OR THAT **INSURED'S**:
    - (1) SPOUSE;
    - (2) RESIDENT PARENT; OR

### (3) RESIDENT SIBLING

This exclusion does not apply to the first **person** shown as a named insured on the Declarations and that named insured's spouse who resides with that named insured, while **occupying** or through being struck by a motor vehicle not **owned by** one or both of them;

3. FOR AN **INSURED** WHOSE **BODILY INJURY** RESULTS FROM THE DISCHARGE OF A FIREARM;
4. TO THE EXTENT IT BENEFITS:
  - a. ANY WORKERS' COMPENSATION OR DISABILITY BENEFITS INSURANCE COMPANY;
  - b. A SELF-INSURER UNDER ANY WORKERS' COMPENSATION LAW, DISABILITY BENEFITS LAW, OR SIMILAR LAW; OR
  - c. ANY GOVERNMENT OR ANY OF ITS POLITICAL SUBDIVISIONS OR AGENCIES;
5. FOR AN **INSURED** WHO SUSTAINS **BODILY INJURY** WHILE:
  - a. EXERCISING UNAUTHORIZED CONTROL OVER A MOTOR VEHICLE WITHOUT THE CONSENT OF THE OWNER OR LAWFUL CUSTODIAN AND WITH THE INTENT TO TEMPORARILY DEPRIVE THE OWNER OR LAWFUL CUSTODIAN OF POSSESSION OF THE MOTOR VEHICLE;
  - b. A PASSENGER IN A MOTOR VEHICLE AND WHO HAS KNOWLEDGE THAT THE MOTOR VEHICLE IS BEING OPERATED BY A **PERSON** WHO IS EXERCISING UNAUTHORIZED CONTROL AS DESCRIBED IN 5.a.; OR
  - c. COMMITTING A FELONY;This exclusion does not apply to an **insured** who is under 18 years of age for their medical expenses or funeral expenses, or to a law enforcement officer as defined in Utah Code section 53-13-103 who sustains the **bodily injury** in the course and scope of their law enforcement duties.
6. FOR AN **INSURED** WHOSE **BODILY INJURY** RESULTS FROM:
  - a. NUCLEAR REACTION;
  - b. RADIATION OR RADIOACTIVE CONTAMINATION FROM ANY SOURCE; OR

- c. THE ACCIDENTAL OR INTENTIONAL DETONATION OF, OR RELEASE OF RADIATION FROM, ANY NUCLEAR OR RADIOACTIVE DEVICE;
- 7. FOR PUNITIVE OR EXEMPLARY DAMAGES;
- 8. FOR ANY ORDER OF RESTITUTION ISSUED BY A COURT IN A CRIMINAL PROCEEDING OR EQUITABLE ACTION; OR
- 9. FOR AN **INSURED OCCUPYING** A VEHICLE WHILE IT IS:
  - a. MADE AVAILABLE OR BEING USED TO CARRY **PERSONS** FOR A CHARGE. This exclusion (9.a.) does not apply to:
    - (1) the use of a **private passenger car** on a share-the-expense basis; or
    - (2) **you** or a **resident relative occupying a non-owned car** as a passenger; OR
  - b. RENTED TO OR LEASED TO OTHERS BY AN **INSURED**, INCLUDING PERSONAL VEHICLE SHARING, PEER-TO-PEER CAR SHARING, OR OTHER SIMILAR PROGRAM.
- c. **we** will pay the proportion of damages payable that **our** applicable limit bears to the sum of **our** applicable limit and the limits of all other uninsured motor vehicle bodily injury coverage that apply.
- 3. If Uninsured Motor Vehicle Bodily Injury Coverage provided by this policy applies:
  - a. to **you** or any **resident relative** as an insured for **bodily injury** sustained:
    - (1) as a **pedestrian**, then this policy and one other policy for which that **insured** is provided uninsured motor vehicle bodily injury coverage for the **bodily injury** sustained may be added together, combined, or stacked to determine the most that may be paid. **We** will pay the proportion of damages payable that **our** applicable limit bears to the sum of **our** applicable limit and the limits of all other uninsured motor vehicle bodily injury coverage that apply; or
    - (2) while **occupying** a motor vehicle not **owned by** or furnished to that **insured**, that **insured's** resident parent, or that **insured's** resident sibling, then that **insured**, except as provided in 3.b. below, may elect this policy as the one policy to provide excess uninsured motor vehicle bodily injury coverage; or
  - b. to an **insured** who is a dependent minor of parents who reside in separate households and while **occupying** a motor vehicle not **owned by** or furnished to that **insured**, that **insured's** resident parent, or that **insured's** resident sibling, then that **insured** may elect this policy as the one policy from this household to provide excess uninsured motor vehicle bodily injury coverage. **We** will pay the proportion of damages payable that **our** applicable limit bears to the sum of **our** applicable limit and the limit from the other household.

**If Other Uninsured Motor Vehicle Bodily Injury Coverage Applies**

- 1. The Uninsured Motor Vehicle Bodily Injury Coverage provided by this policy applies:
  - a. as primary coverage for an **insured** who sustains **bodily injury** while **occupying a your car**, and
  - b. as excess coverage while not **occupying a your car**.
- 2. Except as provided in 3. below:
  - a. if Uninsured Motor Vehicle Bodily Injury Coverage provided by this policy and one or more other vehicle policies apply to the same **bodily injury**, then the Uninsured Motor Vehicle Bodily Injury Coverage limits of such policies will not be added together, combined, or stacked to determine the most that may be paid;
  - b. the maximum amount that may be paid from all such policies combined is the single highest applicable limit provided by any one of the policies; and

**Our Payment Options**

**We** may, at **our** option, make payment to one or more of the following:

- 1. The **insured**;
- 2. The **insured's** surviving spouse;

3. A parent or guardian of the **insured**, if the **insured** is a minor or an incompetent **person**; or
4. A **person** authorized by law to receive such payment.

## UNDERINSURED MOTOR VEHICLE COVERAGE

This policy provides Underinsured Motor Vehicle Coverage if a premium is shown under "Coverage Symbol W" in the "POLICY PREMIUM" schedules on the Declarations.

### Additional Definitions

**Insured** means:

1. **you**, including **your** dependent minor children who do not reside with **you**;
2. **resident relatives**;
3. any other **person** while **occupying**:
  - a. a **your car**;
  - b. a **newly acquired car**; or
  - c. a **temporary substitute car**.

Such vehicle must be used within the scope of **your** consent; and
4. any **person** or organization entitled to recover compensatory damages as a result of **bodily injury** to an **insured** as defined in 1., 2., or 3. above.

**Underinsured Motor Vehicle** means a land motor vehicle:

1. the operation, maintenance, or use of which is either:
  - a. insured or bonded for bodily injury liability at the time of the accident; or
  - b. self-insured under any motor vehicle financial responsibility law, any motor carrier law, or any similar law; and
2. for which the total limits of insurance, and self-insurance for bodily injury liability from all sources:
  - a. are less than the amount of the **insured's** damages; or
  - b. have been reduced by payments to **persons** other than **you** and **resident relatives** to less than the amount of the **insured's** damages.

**Underinsured Motor Vehicle** does not include a land motor vehicle:

1. whose ownership, maintenance, or use is provided Liability Coverage by this policy;
2. **owned by**, rented to, or furnished or available for the regular use of a named insured or a spouse of a named insured;
3. **owned by** or rented to any government or any of its political subdivisions or agencies;
4. designed for use primarily off public roads except while on public roads;
5. while located for use as a dwelling or other premises; or
6. defined as an **uninsured motor vehicle** under Uninsured Motor Vehicle Bodily Injury Coverage of this policy.

### Insuring Agreement

**We** will pay compensatory damages for **bodily injury** an **insured** is legally entitled to recover from the owner or driver of an **underinsured motor vehicle**. The **bodily injury** must be:

1. sustained by an **insured**; and
2. caused by an accident that involves the operation, maintenance, or use of an **underinsured motor vehicle** as a motor vehicle.

**We** will pay only after the inception of the loss, which occurs when the full amount of all available limits of all bodily injury liability bonds, policies, and self-insurance plans that apply to the **insured's bodily injury** have been used up by payment of judgments or settlements, or have been offered to the **insured** in writing.

### Deciding Fault and Amount

1. a. The **insured** and **we** must agree to the answers to the following two questions:
  - (1) Is the **insured** legally entitled to recover compensatory damages from the owner or driver of the **underinsured motor vehicle**?
  - (2) If the **insured** and **we** agree that the answer to 1.a.(1) above is yes, then what is

the amount of the compensatory damages that the **insured** is legally entitled to recover from the owner or driver of the **underinsured motor vehicle**?

- b. If **we** determine that the amount of compensatory damages that the **insured** is legally entitled to recover from the owner or driver of the **underinsured motor vehicle** is equal to or greater than the available limits provided by this coverage under this policy, then that **insured** must accept those limits.
  - c. If there is no agreement on the answer to either question in 1.a. above, and 1.b. above does not apply, then the **insured** may require the disagreement be resolved by binding arbitration as described in **Arbitration** or shall:
    - (1) file a lawsuit, in a state or federal court that has jurisdiction, against:
      - (a) **us**;
      - (b) the owner and driver of the **underinsured motor vehicle** unless **we** have consented to a settlement offer proposed by or on behalf of such owner or driver; and
      - (c) any other party or parties who may be legally liable for the **insured's** damages;An **insured**, without **our** consent, may not request arbitration after filing a lawsuit;
    - (2) consent to a jury trial if requested by **us**;
    - (3) agree that **we** may contest the issues of liability and the amount of damages; and
    - (4) secure a judgment in that action. The judgment must be the final result of an actual trial and any appeals, if any appeals are taken.
2. **We** are not bound by any:
    - a. judgment obtained without **our** written consent; and
    - b. default judgment against any **person** or organization other than **us**.
  3. Regardless of the amount of any award, including any judgment or default judgment, **we** are not obligated to

pay any amount in excess of the available limit under this coverage of this policy.

#### **Arbitration**

1. Arbitration will take place in the county in which the **insured** resides unless the parties agree to another location.

The **insured** and **we** will together select a single arbitrator. If unable to agree on a single arbitrator, or if the **insured** and **we** agree, then an arbitration panel of three arbitrators will be employed. The arbitration panel will consist of an arbitrator selected by the **insured**, an arbitrator selected by **us**, and a third arbitrator selected by the first two arbitrators.

The **insured** and **we** will share equally the fees and costs of the single arbitrator. If an arbitration panel is used, then the **insured** will pay the fees and costs of the arbitrator selected by the **insured**, **we** will pay the cost of the arbitrator selected by **us**, and the **insured** and **we** will share equally the fees and costs of the third arbitrator.

2. The arbitrator or arbitrators shall only decide:
  - a. whether the **insured** is legally entitled to collect damages from the owner or driver of the **underinsured motor vehicle**; and
  - b. the amount of damages that the **insured** is legally entitled to collect from the owner or driver of the **underinsured motor vehicle**.

If the arbitrator or arbitration panel finds that the action was not brought, pursued, or defended in good faith, the arbitrator or arbitration panel may award reasonable attorney fees and costs against the party that failed to bring, pursue, or defend the claim in good faith.

The amount of any arbitration award may not exceed the sum of the limits of this policy and the limits of all other underinsured motor vehicle coverage that apply for the **insured's bodily injury**.

The arbitrator or arbitrators shall have no authority to decide any other questions of fact, decide any questions of law, or conduct arbitration on a class-wide or class-representative basis.

3. A written decision signed by the single arbitrator or by any two arbitrators of the arbitration panel shall constitute the final decision and be the final resolution of all claims between the **insured** and **us** unless:
  - a. the award was procured by corruption, fraud, or other undue means; or
  - b. within 20 days after service of the arbitration award, either the **insured** or **us** files a complaint requesting a trial de novo in the district court and serves the nonmoving party with a copy of such complaint. If the **insured**, as the moving party, does not obtain a verdict that is at least \$5,000 and also at least 20% greater than the arbitration award, then the **insured** is responsible for all of **our** costs as the nonmoving party. If **we**, as the moving party, do not obtain a verdict that is at least 20% less than the arbitration award, then **we** are responsible for all of the **insured's** costs as the nonmoving party. This award of costs may not exceed \$2,500.
4. Subject to items 1., 2., and 3. above:
  - a. the arbitration proceeding shall be governed by the Utah Uniform Arbitration Act as specified in the uninsured motorist coverage statute of the Utah Insurance Code;
  - b. the arbitration conducted in accordance with the Rules of the Utah Rules of Civil Procedure as specified in the uninsured motorist coverage statute of the Utah Insurance Code; and
  - c. all issues of discovery shall be resolved by the arbitrator or arbitration panel.
5. **We** do not waive any of **our** rights by submitting to arbitration.

#### Limit

1. The Underinsured Motor Vehicle Coverage limit is shown in the "COVERAGES AND LIMITS" schedule on the Declarations under "Bodily Injury Limit – Each Person, Each Accident".
  - a. The most **we** will pay for all compensatory damages resulting from **bodily injury** to any one **insured** injured in any one accident, including all compensatory damages sustained by other **insureds** as a result of that **bodily injury**, is the lesser of:
    - (1) the dollar amount shown under "Each Person"; or
    - (2) the amount of all compensatory damages resulting from that **bodily injury** reduced by the sum of all payments for damages resulting from that **bodily injury** made by or on behalf of any **person** or organization who is or may be held legally liable for that **bodily injury**.
  - b. The most **we** will pay, subject to 1.a. above, for all compensatory damages resulting from **bodily injury** to two or more **insureds** injured in any one accident is the dollar amount shown under "Each Accident".
2. The limit shown for Underinsured Motor Vehicle Coverage is the most **we** will pay regardless of the number of:
  - a. **insureds**;
  - b. claims made;
  - c. vehicles insured;
  - d. premiums shown on the Declarations; or
  - e. vehicles involved in the accident.

#### Nonduplication

**We** will not pay under Underinsured Motor Vehicle Coverage any damages:

1. that have already been paid to or for the **insured**:
  - a. by or on behalf of any **person** or organization who is or may be held legally liable for the **bodily injury** to the **insured**; or
  - b. for **bodily injury** under Liability Coverage of any policy issued by the **State Farm Companies** to **you** or any **resident relative**; or
2. that:
  - a. have already been paid;
  - b. could have been paid; or
  - c. could be paid
 to or for the **insured** under any workers' compensation law, disability benefits law, or similar law, or under No-Fault Coverage. This does not reduce the limit of this coverage; or

## Exclusions

THERE IS NO COVERAGE:

1. FOR AN **INSURED** WHO, WITHOUT **OUR** WRITTEN CONSENT, SETTLES WITH ANY **PERSON** OR ORGANIZATION WHO MAY BE LIABLE FOR THE **BODILY INJURY**;
2. FOR AN **INSURED** WHO SUSTAINS **BODILY INJURY**:
  - a. WHILE **OCCUPYING** A MOTOR VEHICLE **OWNED BY** THAT **INSURED** OR THAT **INSURED'S**:
    - (1) SPOUSE;
    - (2) RESIDENT PARENT; OR
    - (3) RESIDENT SIBLINGIF THAT MOTOR VEHICLE IS NOT **YOUR CAR**, A **NEWLY ACQUIRED CAR**, OR A **TEMPORARY SUBSTITUTE CAR**; OR
  - b. THROUGH BEING STRUCK BY A MOTOR VEHICLE **OWNED BY** THAT **INSURED** OR THAT **INSURED'S**:
    - (1) SPOUSE;
    - (2) RESIDENT PARENT; OR
    - (3) RESIDENT SIBLINGThis exclusion does not apply to the first **person** shown as a named insured on the Declarations and that named insured's spouse who resides with that named insured, while **occupying** or through being struck by a motor vehicle not **owned by** one or both of them;
3. FOR AN **INSURED** WHOSE **BODILY INJURY** RESULTS FROM THE DISCHARGE OF A FIREARM;
4. TO THE EXTENT IT BENEFITS:
  - a. ANY WORKERS' COMPENSATION OR DISABILITY BENEFITS INSURANCE COMPANY;
  - b. A SELF-INSURER UNDER ANY WORKERS' COMPENSATION LAW, DISABILITY BENEFITS LAW, OR SIMILAR LAW; OR
  - c. ANY GOVERNMENT OR ANY OF ITS POLITICAL SUBDIVISIONS OR AGENCIES;
5. FOR AN **INSURED** WHOSE **BODILY INJURY** RESULTS FROM:
  - a. NUCLEAR REACTION;
  - b. RADIATION OR RADIOACTIVE CONTAMINATION FROM ANY SOURCE; OR
  - c. THE ACCIDENTAL OR INTENTIONAL DETONATION OF, OR RELEASE OF RADIATION FROM, ANY NUCLEAR OR RADIOACTIVE DEVICE;
6. FOR PUNITIVE OR EXEMPLARY DAMAGES;
7. FOR ANY ORDER OF RESTITUTION ISSUED BY A COURT IN A CRIMINAL PROCEEDING OR EQUITABLE ACTION; OR
8. FOR AN **INSURED** WHO SUSTAINS **BODILY INJURY** WHILE:
  - a. EXERCISING UNAUTHORIZED CONTROL OVER A MOTOR VEHICLE WITHOUT THE CONSENT OF THE OWNER OR LAWFUL CUSTODIAN AND WITH THE INTENT TO TEMPORARILY DEPRIVE THE OWNER OR LAWFUL CUSTODIAN OF POSSESSION OF THE MOTOR VEHICLE;
  - b. A PASSENGER IN A MOTOR VEHICLE AND WHO HAS KNOWLEDGE THAT THE MOTOR VEHICLE IS BEING OPERATED BY A **PERSON** WHO IS EXERCISING UNAUTHORIZED CONTROL AS DESCRIBED IN 8.a.; OR
  - c. COMMITTING A FELONY;This exclusion does not apply to an **insured** who is under 18 years of age for their medical expenses or funeral expenses, or to a law enforcement officer as defined in Utah Code section 53-13-103 who sustains the **bodily injury** in the course and scope of their law enforcement duties.
9. FOR AN **INSURED OCCUPYING** A VEHICLE WHILE IT IS:



- a. MADE AVAILABLE OR BEING USED TO CARRY **PERSONS** FOR A CHARGE. Item a. of this exclusion (9.a.) does not apply to:
  - (1) the use of a **private passenger car** on a share-the-expense basis; or
  - (2) **you** or a **resident relative occupying a non-owned car** as a passenger; OR
- b. RENTED TO OR LEASED TO OTHERS BY AN **INSURED**, INCLUDING PERSONAL VEHICLE SHARING, PEER-TO-PEER CAR SHARING, OR OTHER SIMILAR PROGRAM.

**If Other Underinsured Motor Vehicle Coverage Applies**

- 1. The Underinsured Motor Vehicle Coverage provided by this policy applies:
  - a. as primary coverage for an **insured** who sustains **bodily injury** while **occupying your car**; and
  - b. as excess coverage while not **occupying your car**.
- 2. Except as provided in 3. below:
  - a. if Underinsured Motor Vehicle Coverage provided by this policy and one or more other vehicle policies apply to the same **bodily injury**, then the Underinsured Motor Vehicle Coverage limits of such policies will not be added together, combined, or stacked to determine the most that may be paid;
  - b. the maximum amount that may be paid from all such policies combined is the single highest applicable limit provided by any one of the policies; and
  - c. **we** will pay the proportion of damages payable that **our** applicable limit bears to the sum of **our** applicable limit and the limits of all other underinsured motor vehicle coverage that apply.
- 3. If Underinsured Motor Vehicle Coverage provided by this policy applies:

- a. to **you** or any **resident relative** as an **insured** for **bodily injury** sustained:
  - (1) as a **pedestrian**, then this policy and one other policy for which that **insured** is provided underinsured motor vehicle coverage for the **bodily injury** sustained may be added together, combined, or stacked to determine the most that may be paid. **We** will pay the proportion of damages payable that **our** applicable limit bears to the sum of **our** applicable limit and the limits of all other underinsured motor vehicle coverage that apply; or
  - (2) while **occupying** a motor vehicle not **owned by** or furnished to that **insured**, that **insured's** resident parent, or that **insured's** resident sibling, then that **insured**, except as provided in 3.b. below, may elect this policy as the one policy to provide excess underinsured motor vehicle coverage; or
- b. to an **insured** who is a dependent minor of parents who reside in separate households and while **occupying** a motor vehicle not **owned by** or furnished to that **insured**, that **insured's** resident parent, or that **insured's** resident sibling, then that **insured** may elect this policy as the one policy from this household to provide excess underinsured motor vehicle coverage. **We** will pay the proportion of damages payable that **our** applicable limit bears to the sum of **our** applicable limit and the limit from the other household.

**Our Payment Options**

**We** may, at **our** option, make payment to one or more of the following:

- 1. The **insured**;
- 2. The **insured's** surviving spouse;
- 3. A parent or guardian of the **insured**, if the **insured** is a minor or an incompetent **person**; or
- 4. A **person** authorized by law to receive such payment.

## UNINSURED MOTOR VEHICLE PROPERTY DAMAGE COVERAGE

This policy provides Uninsured Motor Vehicle Property Damage Coverage if a premium is shown under "Coverage Symbol U1" in the "POLICY PREMIUM" schedules on the Declarations.

### Deductible

The Uninsured Motor Vehicle Property Damage Coverage deductible that applies to a **your car** is the deductible dollar amount shown in the "POLICY PREMIUM" schedules on the Declarations for that **your car**.

### Additional Definitions

**Property Damage** means damage to a:

1. **your car**; or
2. **newly acquired car**

to which collision coverage does not apply.

**Property Damage** does not include loss of use of such vehicle.

**Uninsured Motor Vehicle** means a land motor vehicle:

1. which strikes a **your car** or a **newly acquired car**, and
2. the operation, maintenance, or use of which is:
  - a. not insured or bonded for property damage liability at the time of the accident; or
  - b. insured or bonded for property damage liability at the time of the accident; but:
    - (1) the limits are less than required by section 31A-22-304 of the Utah Insurance Laws; or
    - (2) the insuring company:
      - (a) denies that its policy provides liability coverage for compensatory damages that result from the accident; or
      - (b) is or becomes insolvent.

**Uninsured Motor Vehicle** does not include a land motor vehicle:

1. the owner, operator or license plate number of which has not been identified;
2. whose ownership, maintenance, or use is provided Liability Coverage by this policy;
3. **owned by**, rented to, or furnished or available for the regular use of a named insured, a spouse of a named insured, or any dependent of a named insured;
4. **owned by**, rented to, or operated by a self-insurer under any motor vehicle financial responsibility law, any motor carrier law, or any similar law;
5. **owned by** or rented to any government or any of its political subdivisions or agencies;
6. designed for use primarily off public roads except while on public roads; or
7. while located for use as a dwelling or other premises.

### Insuring Agreement

**We** will pay compensatory damages for **property damage you** are legally entitled to recover from the owner or driver of an **uninsured motor vehicle**.

### Consent to Settlement

**You** must inform **us** of a settlement offer, if any, proposed by or on behalf of the owner or driver of the **uninsured motor vehicle**, and **you** must request **our** written consent to accept such settlement offer.

If **we**:

1. consent in writing, then **you** may accept such settlement offer.
2. inform **you** in writing that **we** do not consent, then **you** may not accept such settlement offer and:
  - a. **we** will make payment to **you** in an amount equal to such settlement offer. This payment is considered a payment made by or on behalf of the owner or driver of the **uninsured motor vehicle**; and

- b. any recovery from or on behalf of the owner or driver of the **uninsured motor vehicle** shall first be used to repay **us**.

**Limit**

The most **we** will pay is the lesser of:

1. the cost of repair or replacement minus the applicable deductible. **We** have the right to choose one of the following to determine the cost of repair or replacement:
  - a. The cost agreed to by both **you** and **us**;
  - b. A bid or repair estimate approved by **us**; or
  - c. A repair estimate that is written based upon or adjusted to:
    - (1) reasonable repair costs and labor rates as determined by **us** for the repair market where the **car** is to be repaired;
    - (2) the prevailing competitive price. Prevailing competitive price means prices charged by a majority of the repair market as determined by a survey made by **us** for the area where the **car** is to be repaired;
    - (3) the lower of paintless dent repair pricing established by an agreement **we** have with a third party or the paintless dent repair price that is competitive in the market; or
    - (4) a combination of (1), (2), or (3) above.

If asked, **we** will identify at least one facility that will perform the repairs with the pricing and labor rates identified by **us**.

The repair estimate will include parts sufficient to restore the **car** to its pre-loss condition. **You** agree with **us** that the repair estimate may include new, used, recycled, and reconditioned parts. Any of these parts may be either original equipment manufacturer parts or non-original equipment manufacturer parts, and **you** agree these parts are sufficient to restore the **car** to its pre-loss condition.
2. the actual cash value minus the applicable deductible, or

3. the dollar amount shown under “Property Damage – Each Accident” in the “COVERAGES AND LIMITS” schedule on the Declarations.

**Nonduplication**

Uninsured Motor Vehicle Property Damage Coverage provided by this policy is excess to any other insurance covering property damage to a **your car**, and **we** will not pay under Uninsured Motor Vehicle Property Damage Coverage:

1. any damages that have already been paid to or for **you** by or on behalf of any **person** or organization who is or may be held legally liable for the **property damage**; or
2. any amount that is payable, or has already been paid, under any property or physical damage insurance.

**Exclusions**

THERE IS NO COVERAGE:

1. FOR **YOU** IF, WITHOUT **OUR** WRITTEN CONSENT, **YOU** SETTLE WITH ANY **PERSON** OR ORGANIZATION WHO MAY BE LIABLE FOR THE **PROPERTY DAMAGE**;
2. FOR PUNITIVE OR EXEMPLARY DAMAGES;
3. FOR ANY ORDER OF RESTITUTION ISSUED BY A COURT IN A CRIMINAL PROCEEDING OR EQUITABLE ACTION; OR
4. FOR **PROPERTY DAMAGE** WHILE **YOUR CAR** OR A **NEWLY ACQUIRED CAR** IS:
  - a. MADE AVAILABLE OR BEING USED TO CARRY **PERSONS** FOR A CHARGE; OR
  - b. RENTED TO OR LEASED TO OTHERS BY AN **INSURED**, INCLUDING PERSONAL VEHICLE SHARING, PEER-TO-PEER CAR SHARING, OR OTHER SIMILAR PROGRAM.

**Our Payment Options**

**We** may, at **our** option, make payment to one or more of the following:

1. **You**; or
2. A **person** authorized by law to receive such payment.

## PHYSICAL DAMAGE COVERAGES

The physical damage coverages are Comprehensive Coverage, Collision Coverage, Emergency Road Service Coverage, and Car Rental and Travel Expenses Coverage.

This policy provides:

1. Comprehensive Coverage if a premium is shown under "Coverage Symbol D";
2. Collision Coverage if a premium is shown under "Coverage Symbol G";
3. Emergency Road Service Coverage if a premium is shown under "Coverage Symbol H";
4. Car Rental and Travel Expenses Coverage if a premium is shown under "Coverage Symbol R1"

in the "POLICY PREMIUM" schedules on the Declarations.

### Deductible

1. The Comprehensive Coverage deductible, if any, that applies to a **covered vehicle** that is:
  - a. a **your car** is the deductible dollar amount shown in the "POLICY PREMIUM" schedules on the Declarations for that **your car**.
  - b. a **newly acquired car** is the lesser of:
    - (1) the lowest Comprehensive Coverage deductible dollar amount shown in the "POLICY PREMIUM" schedules on the Declarations for any vehicle for which a premium is shown under "Coverage Symbol D" in the "POLICY PREMIUM" schedules on the Declarations; or
    - (2) \$500.
  - c. a **temporary substitute car, a non-owned car, a non-owned trailer, or a non-owned camper** is the lowest deductible dollar amount shown in the "POLICY PREMIUM" schedules on the Declarations for any vehicle for which a premium is shown under "Coverage Symbol D" in the "POLICY PREMIUM" schedules on the Declarations.
  - d. a camper is the deductible dollar amount shown in the "POLICY PREMIUM" schedules on the Declarations for the **your car** on which the camper is designed to be mounted or installed.

If both the **your car** and the camper are damaged by the same **loss**, then only one deductible will apply.

2. The Collision Coverage deductible that applies to a **covered vehicle** that is:
  - a. a **your car** is the deductible dollar amount shown in the "POLICY PREMIUM" schedules on the Declarations for that **your car**.
  - b. a **newly acquired car** is the lesser of:
    - (1) the lowest Collision Coverage deductible dollar amount shown in the "POLICY PREMIUM" schedules on the Declarations for any vehicle for which a premium is shown under "Coverage Symbol G" in the "POLICY PREMIUM" schedules on the Declarations; or
    - (2) \$500.
  - c. a **temporary substitute car, a non-owned car, a non-owned trailer, or a non-owned camper** is the lowest deductible dollar amount shown in the "POLICY PREMIUM" schedules on the Declarations for any vehicle for which a premium is shown under "Coverage Symbol G" in the "POLICY PREMIUM" schedules on the Declarations.
  - d. a camper is the deductible dollar amount shown in the "POLICY PREMIUM" schedules on the Declarations for the **your car** on which the camper is designed to be mounted or installed. If both the **your car** and the camper are damaged by the same **loss caused by collision**, then only one deductible will apply.

### Additional Definitions

#### Covered Vehicle means:

1. a **your car**, but only for those coverages for which a premium for that **your car** is shown under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules 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;

3. a **temporary substitute car** if a premium is shown under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations;
4. a camper that is:
  - a. shown on the Declarations; and
  - b. designed to be mounted or installed on a **your car** described in 1. above, but only for those coverages for which a premium is shown for that **your car** under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations;
5. a **non-owned car**:
  - a. if a premium is shown under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations; and
  - b. while it is:
    - (1) being driven by an **insured**; or
    - (2) in the custody of an **insured** if at the time of the **loss** it is:
      - (a) not being driven; or
      - (b) being driven by a **person** other than an **insured** and being **occupied** by an **insured**;
6. a **non-owned trailer**:
  - a. if a premium is shown under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations; and
  - b. while it is being used by an **insured**; and
7. a **non-owned camper**:
  - a. if a premium is shown under the corresponding "Coverage Symbol" in the "POLICY PREMIUM" schedules on the Declarations; and
  - b. while it is being used by an **insured**.

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

**Daily Transportation Charge** means the sum of:

1. the daily rental rate, including mileage charges and related taxes, incurred when an **insured** rents a **car** from a **car business**; and

2. commercial transportation expenses incurred by an **insured**.

**Insured** means **you** and **resident relatives**.

**Loss** means:

1. direct, sudden, and accidental damage to; or
2. total or partial theft of

a **covered vehicle**. **Loss** does not include any reduction in the value of any **covered vehicle** after it has been repaired, as compared to its value before it was damaged.

**Loss Caused By Collision** means a **loss** caused by:

1. a **covered vehicle** hitting or being hit by another vehicle or another object; or
2. the overturning of a **covered vehicle**.

Any **loss** caused by missiles, falling objects, windstorm, hail, fire, explosion, earthquake, water, flood, total or partial theft, malicious mischief, vandalism, riot, civil commotion, or hitting or being hit by a bird or an animal is not a **Loss Caused By Collision**.

**Non-Owned Camper** means a camper designed to be mounted on a pickup truck that is in the lawful possession of an **insured** and that neither:

1. is **owned by**:
  - a. an **insured**;
  - b. any other **person** who resides primarily in **your** household; or
  - c. an employer of any **person** described in a. or b. above; nor
2. has been used by, rented by, or in the possession of an **insured** during any part of each of the 31 or more consecutive days immediately prior to the date of the **loss**.

**Non-Owned Trailer** means a **trailer** that is in the lawful possession of an **insured** and that neither:

1. is **owned by**:
  - a. an **insured**;
  - b. any other **person** who resides primarily in **your** household; or
  - c. an employer of any **person** described in a. or b. above; nor
2. has been used by, rented by, or in the possession of an **insured** during any part of each of the 31 or more

consecutive days immediately prior to the date of the **loss**.

### Insuring Agreements

#### 1. Comprehensive Coverage

**We** will pay:

- a. for **loss**, except **loss caused by collision**, to a **covered vehicle**; and
- b. transportation expenses incurred by an **insured** as a result of the total theft of a **covered vehicle owned by you**. These transportation expenses are payable:

(1) during the period that:

- (a) starts on the date **you** report the theft to **us**; and
- (b) ends on the earliest of:
  - (i) the date the vehicle is returned to **your** possession in a drivable condition;
  - (ii) the date the vehicle has been replaced;
  - (iii) seven days after the date **we** offer to pay for the **loss** if the vehicle has not yet been recovered; or
  - (iv) seven days after the date **we** offer to pay for the loss if the vehicle is recovered, but is a total loss as determined by **us**; and

(2) during the period that:

- (a) starts on the date the vehicle is left at a repair facility if the stolen vehicle is recovered, returned to **your** possession in a drivable condition, and has unrepaired damage that resulted from the total theft; and
- (b) ends on the date the vehicle is repaired.

These transportation expenses must be reported to **us** before **we** will pay such incurred expenses.

#### 2. Collision Coverage

**We** will pay for **loss caused by collision** to a **covered vehicle**.

#### 3. Emergency Road Service Coverage

**We** will pay the fair cost incurred by an **insured** for:

- a. up to one hour of labor to repair a **covered vehicle** at the place of its breakdown;
- b. towing to the nearest repair facility where necessary repairs can be made if a **covered vehicle** is not drivable;
- c. towing a **covered vehicle** out of a location where it is stuck if the vehicle is on or immediately next to a public road;
- d. delivery of gas, oil, battery, or tire necessary to return a **covered vehicle** to driving condition. **We** do not pay the cost of the gas, oil, battery, or tire; and
- e. up to one hour of labor for locksmith services to unlock a **covered vehicle** if its key is lost, stolen, or locked inside the vehicle.

#### 4. Car Rental and Travel Expenses Coverage

##### a. Car Rental and Transportation Reimbursement Expense

**We** will pay the **daily transportation charge** incurred while a **covered vehicle owned by you** is not drivable or is being repaired as a result of a **loss** which would be payable under Comprehensive Coverage or Collision Coverage.

**We** will pay the **daily transportation charge** incurred during a period that:

(1) starts on the date:

- (a) the vehicle is not drivable as a result of the **loss**; or
- (b) the vehicle is left at a repair facility if the vehicle is drivable; and

(2) ends on the earliest of:

- (a) the date the vehicle has been repaired or replaced;
- (b) the date **we** offer to pay for the **loss** if the vehicle is repairable but **you** choose to delay repairs; or

- (c) seven days after **we** offer to pay for the **loss** if the vehicle is:
  - (i) a total loss as determined by **us**; or
  - (ii) stolen and not recovered.

The amount of any such **daily transportation charge** incurred by an **insured** must be reported to **us** before **we** will pay such amount.

**b. Travel Expenses**

**We** will pay expenses for commercial transportation, lodging, and meals if a **covered vehicle owned by you** is not drivable as a result of a **loss** which would be payable under Comprehensive Coverage or Collision Coverage. The **loss** must occur more than 50 miles from **your** home. **We** will only pay these expenses if they are incurred by:

- (1) an **insured** during the period that:
  - (a) starts after the **loss** occurs; and
  - (b) ends on the earlier of:
    - (i) the **insured's** arrival at their destination or home if the vehicle is left behind for repairs; or
    - (ii) the repair of the vehicle if the **insured** waits for repairs before continuing on to their destination or returning home; and
- (2) **you**, or any **person you** choose, to travel to retrieve the vehicle and drive it to either the original destination or **your** home if the vehicle was left behind for repairs.

These expenses must be reported to **us** before **we** will pay such incurred expenses.

**c. Rental Car – Repayment of Deductible Expense**

**We** will pay the comprehensive coverage deductible or collision coverage deductible an **insured** is required to pay the owner of a **car** rented or loaned from a **car business**.

The deductible amount must be reported to **us** before **we** will pay.

**Supplementary Pet Injury Coverage**

**We** will pay:

- 1. veterinary expenses incurred for treatments, procedures, or products for a cat or dog injured in a **loss**. Such injury must be diagnosed within 30 days of the date of **loss**; and
- 2. the cost to replace the cat or dog, if such injury results in death.

The cat or dog must be **occupying a covered vehicle** which sustains a **loss** for which **we** make a payment under Comprehensive Coverage or Collision Coverage. These expenses must be incurred within one year from the date of **loss** and must be reported to **us** before **we** will pay.

**We** will not pay more than \$1,000 per animal. Subject to the per animal limit, **we** will not pay more than \$2,000 per **loss**.

**Supplementary Payments – Comprehensive Coverage and Collision Coverage**

If the **covered vehicle** sustains **loss** for which **we** make a payment under Comprehensive Coverage or Collision Coverage, then **we** will pay reasonable expenses incurred to:

- 1. tow the **covered vehicle** immediately after the **loss**:
  - a. for a reasonable distance from the location of the **loss** to any one repair facility chosen by an **insured** or the owner of the **covered vehicle**, if the **covered vehicle** is not drivable; or
  - b. to any one repair facility or commercial storage facility, neither of which was chosen by an **insured** or the owner of the **covered vehicle**. **We** will also pay reasonable expenses incurred to tow the **covered vehicle** for a reasonable distance from this facility to any one repair facility chosen by an **insured** or the owner of the **covered vehicle**, if the **covered vehicle** is not drivable;
- 2. store the **covered vehicle**, if it is not drivable immediately after the **loss**, at:
  - a. any one repair facility or commercial storage facility, neither of which was chosen by an **insured** or the owner of the **covered vehicle**; and
  - b. any one repair facility chosen by the owner of the **covered vehicle**, and **we** determine such vehicle is a total loss.

If the owner of the **covered vehicle** consents, then **we** may move the **covered vehicle** at **our** expense to reduce storage costs. If the owner of the **covered vehicle** does not consent, then **we** will pay only the

storage costs that would have resulted if **we** had moved the damaged **covered vehicle**; and

3. clean up debris from the **covered vehicle** at the location of the **loss**. The most **we** will pay to clean up the debris is \$250 for any one **loss**.

#### **Limit and Loss Settlement – Comprehensive Coverage and Collision Coverage**

1. **We** have the right to choose to settle with **you** or the owner of the **covered vehicle** in one of the following ways:

- a. Pay the cost to repair the **covered vehicle** minus any applicable deductible. No deductible applies to the repair of windshield glass.

- (1) **We** have the right to choose one of the following to determine the cost to repair the **covered vehicle**:

- (a) The cost agreed to by both the owner of the **covered vehicle** and **us**;

- (b) A bid or repair estimate approved by **us**; or

- (c) A repair estimate that is written based upon or adjusted to:

- (i) reasonable repair costs and labor rates as determined by **us** for the repair market where the **covered vehicle** is to be repaired;

- (ii) the prevailing competitive price. Prevailing competitive price means prices charged by a majority of the repair market as determined by a survey made by **us** for the area where the **covered vehicle** is to be repaired;

- (iii) the lower of paintless dent repair pricing established by an agreement **we** have with a third party or the paintless dent repair price that is competitive in the market; or

- (iv) a combination of (i), (ii), or (iii) above.

If asked, **we** will identify at least one facility that will perform the repairs with the pricing and labor rates identified by **us**.

The repair estimate will include parts sufficient to restore the **covered vehicle** to its pre-loss condition. **You** agree with **us** that the repair estimate may include new, used, recycled, and reconditioned parts. Any of these parts may be either original equipment manufacturer parts or non-original equipment manufacturer parts, and **you** agree these parts are sufficient to restore the **covered vehicle** to its pre-loss condition.

**You** also agree that replacement glass need not have any insignia, logo, trademark, etching, or other marking that was on the replaced glass.

- (2) The cost to repair the **covered vehicle** does not include any reduction in the value of the **covered vehicle** after it has been repaired, as compared to its value before it was damaged.

- (3) If the repair or replacement of a part results in betterment of that part, then **you** or the owner of the **covered vehicle** must pay for the amount of the betterment;

- b. Pay the actual cash value of the **covered vehicle** minus any applicable deductible.

- (1) The owner of the **covered vehicle** and **we** must agree upon the actual cash value of the **covered vehicle**. If there is disagreement as to the actual cash value of the **covered vehicle**, then the disagreement will be resolved by appraisal upon written request of the owner or **us**, using the following procedures:

- (a) The owner and **we** will each select a competent appraiser.

- (b) The two appraisers will select a third competent appraiser. If they are unable to agree on a third appraiser within 30 days, then either the owner or **we** may petition a court that has jurisdiction to select the third appraiser.

- (c) Each party will pay the cost of its own appraiser, attorneys, and expert witnesses, as well as any other expenses incurred by that party. Both parties will



share equally the cost of the third appraiser.

- (d) The appraisers shall only determine the actual cash value of the **covered vehicle**. Appraisers shall have no authority to decide any other questions of fact, decide any questions of law, or conduct appraisal on a class-wide or class-representative basis.
  - (e) A written appraisal that is both agreed upon by and signed by any two appraisers, and that also contains an explanation of how they arrived at their appraisal, will be binding on the owner of the **covered vehicle** and **us**.
  - (f) **We** do not waive any of **our** rights by submitting to an appraisal.
- (2) The damaged **covered vehicle** must be given to **us** in exchange for **our** payment, unless **we** agree that the owner may keep it. If the owner keeps the **covered vehicle**, then **our** payment will be reduced by the value of the **covered vehicle** after the **loss**; or
- c. Return the stolen **covered vehicle** to its owner and pay, as described in 1.a. above, for any direct, sudden, and accidental damage that resulted from the theft.
2. The most **we** will pay for transportation expenses under Comprehensive Coverage is \$25 per day subject to an aggregate limit of \$750 per **loss**.
3. The most **we** will pay for **loss** to a **non-owned trailer** or a **non-owned camper** is \$2,500.

#### Limit – Car Rental and Travel Expenses Coverage

##### 1. Car Rental and Transportation Reimbursement Expense

- a. The limit for Car Rental and Transportation Reimbursement Expense is shown in the “COVERAGES AND LIMITS” schedule on the Declarations.
  - (1) The most **we** will pay per day for the **daily transportation charge** incurred as a result of any one **loss** to a **covered vehicle owned by you** is shown under “Each Day” for that **covered vehicle owned by you**. If:

- (a) a dollar amount is shown, then **we** will pay the **daily transportation charge** up to that dollar amount; or
  - (b) a percentage amount is shown, then **we** will pay that percentage of the **daily transportation charge**.
- (2) Subject to (1) above, the most **we** will pay for **daily transportation charge** incurred as a result of any one **loss** to a **covered vehicle owned by you** is the dollar amount shown under “Each Loss” for that **covered vehicle owned by you**.

- b. The Car Rental and Transportation Reimbursement Expense limit that applies to a **newly acquired car** is the highest limit shown in the “COVERAGES AND LIMITS” schedule on the Declarations.

##### 2. Travel Expenses

The most **we** will pay for Travel Expenses incurred by all **insureds** as a result of any one **loss** is \$500.

##### 3. Rental Car – Repayment of Deductible Expense

The most **we** will pay for Rental Car – Repayment of Deductible Expense incurred as a result of any one **loss** is \$500.

#### Nonduplication

**We** will not pay for any **loss** or expense under the Physical Damage Coverages for which the **insured** or owner of the **covered vehicle** has already received payment from, or on behalf of, a party who is legally liable for the **loss** or expense.

#### Exclusions

THERE IS NO COVERAGE FOR:

- 1. ANY **COVERED VEHICLE** THAT IS:
  - a. INTENTIONALLY DAMAGED; OR
  - b. STOLENBY, OR AT THE DIRECTION OF, AN **INSURED**;
- 2. ANY **COVERED VEHICLE** WHILE IT IS RENTED TO OR LEASED TO OTHERS, BY AN **INSURED**, INCLUDING PERSONAL VEHICLE SHARING, PEER-TO-PEER CAR SHARING OR OTHER SIMILAR PROGRAM;
- 3. ANY **COVERED VEHICLE** WHILE IT IS:

- a. MADE AVAILABLE; OR
  - b. BEING USED
- TO CARRY **PERSONS** FOR A CHARGE. This exclusion does not apply to the use of a **private passenger car** on a share-the-expense basis;
4. ANY **COVERED VEHICLE** DUE TO:
    - a. THEFT;
    - b. CONVERSION;
    - c. EMBEZZLEMENT; OR
    - d. SECRETION

BY AN **INSURED**, A CONSIGNEE, AN AGENT OF A CONSIGNEE, OR A **PERSON** WHO OBTAINS POSSESSION OF THE **COVERED VEHICLE** WITH THE PERMISSION OF A CONSIGNEE OR AGENT OF A CONSIGNEE;
  5. **LOSS** TO A **COVERED VEHICLE OWNED BY YOU** IF AN **INSURED** VOLUNTARILY RELINQUISHES POSSESSION OF THAT **CAR** TO A **PERSON** OR ORGANIZATION UNDER AN ACTUAL OR PRESUMED SALES AGREEMENT;
  6. ANY **COVERED VEHICLE** TO THE EXTENT **OUR** PAYMENT WOULD BENEFIT ANY CARRIER OR OTHER BAILEE FOR HIRE THAT IS LIABLE FOR **LOSS** TO SUCH **COVERED VEHICLE**;
  7. **LOSS** TO ANY **COVERED VEHICLE** DUE TO **FUNGI**. THIS APPLIES REGARDLESS OF WHETHER OR NOT THE **FUNGI** RESULT FROM A **LOSS** THAT IS PAYABLE UNDER ANY OF THE PHYSICAL DAMAGE COVERAGES. **WE** WILL ALSO NOT PAY FOR ANY TESTING OR REMEDIATION OF **FUNGI**, OR ANY ADDITIONAL COSTS REQUIRED TO REPAIR ANY **COVERED VEHICLE** THAT ARE DUE TO THE EXISTENCE OF **FUNGI**;
  8. **LOSS** TO ANY **COVERED VEHICLE** THAT RESULTS FROM:
    - a. NUCLEAR REACTION;
    - b. RADIATION OR RADIOACTIVE CONTAMINATION FROM ANY SOURCE; OR
    - c. THE ACCIDENTAL OR INTENTIONAL DETONATION OF, OR RELEASE OF RADIATION FROM, ANY NUCLEAR OR RADIOACTIVE DEVICE;
  9. **LOSS** TO ANY **COVERED VEHICLE** THAT RESULTS FROM THE TAKING OF OR SEIZURE OF THAT **COVERED VEHICLE** BY ANY GOVERNMENTAL AUTHORITY;
  10. **LOSS** TO ANY **COVERED VEHICLE** THAT RESULTS FROM WAR OF ANY KIND;
  11. A **COVERED VEHICLE** THAT IS A **YOUR CAR** WHILE SUBJECT TO ANY:
    - a. LIEN AGREEMENT;
    - b. RENTAL AGREEMENT;
    - c. LEASE AGREEMENT; OR
    - d. SALES AGREEMENT

NOT SHOWN ON THE DECLARATIONS;
  12. ANY **NON-OWNED CAR** WHILE IT IS:
    - a. BEING MAINTAINED OR USED BY ANY **PERSON** WHILE THAT **PERSON** IS EMPLOYED IN OR ENGAGED IN ANY WAY IN A **CAR BUSINESS**; OR
    - b. USED IN ANY BUSINESS OR OCCUPATION OTHER THAN A **CAR BUSINESS**. This exclusion (12.b.) does not apply to a **private passenger car**;
  13. ANY PART OR EQUIPMENT OF A **COVERED VEHICLE** IF THAT PART OR EQUIPMENT:
    - a. FAILS OR IS DEFECTIVE; OR
    - b. IS DAMAGED AS A DIRECT RESULT OF:
      - (1) WEAR AND TEAR;
      - (2) FREEZING; OR
      - (3) MECHANICAL, ELECTRICAL, OR ELECTRONIC BREAKDOWN OR MALFUNCTION

OF THAT PART OR EQUIPMENT.

This exclusion does not apply if the **loss** is the result of theft of the **covered vehicle**;
  14. ANY PART OR EQUIPMENT:
    - a. THAT IS NOT LEGAL FOR USE IN OR ON THE **COVERED VEHICLE** IN THE JURISDICTION WHERE THE **COVERED VEHICLE** IS REGISTERED; OR

- b. THE USE OF WHICH IS NOT LEGAL IN THE JURISDICTION WHERE THE **COVERED VEHICLE** IS REGISTERED BECAUSE OF HOW OR WHERE THAT PART OR EQUIPMENT IS INSTALLED IN OR ON THE **COVERED VEHICLE**.

However, if there is a legal version of the part or equipment that is necessary for the safe operation of the **covered vehicle**, then **we** will pay the cost that **we** would otherwise have paid to repair the vehicle with the legal version of the part or equipment. **We** will not pay any cost necessary to modify the vehicle for installation of the legal version of the part or equipment;

- 15. TIRES. This exclusion does not apply if:
  - a. **loss** is caused by missiles, falling objects, wind-storm, hail, fire, explosion, earthquake, water, flood, total or partial theft, malicious mischief, vandalism, riot, civil commotion, or hitting or being hit by a bird or an animal; or
  - b. **loss caused by collision** to another part of the **covered vehicle** causes **loss** to tires;
- 16. REMOVABLE PRODUCTS USED FOR STORAGE OF AUDIO, VIDEO, OR OTHER DATA, INCLUDING BUT NOT LIMITED TO TAPES, DISCS, AND MEMORY CARDS, NOR IS THERE COVERAGE FOR THE RECONSTRUCTION OF DATA CONTAINED THEREIN;
- 17. ANY EQUIPMENT USED TO DETECT OR INTERFERE WITH SPEED MEASURING DEVICES;
- 18. A CAMPER, INCLUDING ITS PARTS AND ITS EQUIPMENT, THAT IS:
  - a. DESIGNED TO BE MOUNTED ON A PICKUP TRUCK;
  - b. **OWNED BY AN INSURED**; AND
  - c. NOT SHOWN ON THE DECLARATIONS; OR
- 19. ANY **COVERED VEHICLE** WHILE IT IS:
  - a. BEING PREPARED FOR, USED IN PRACTICE FOR, OR OPERATED IN ANY RACING CONTEST, SPEED CONTEST, HILL-CLIMBING CONTEST, JUMPING CONTEST, OR ANY SIMILAR CONTEST; OR

- b. ON A TRACK DESIGNED PRIMARILY FOR RACING OR HIGH-SPEED DRIVING. This exclusion (19.b.) does not apply if the vehicle is being used in connection with an activity other than racing, high-speed driving, or any type of competitive driving.

**If Other Physical Damage Coverage or Similar Coverage Applies**

- 1. If the same **loss** or expense is payable under more than one of the physical damage coverages provided by this policy, then only the one coverage that pays the most for that **loss** or expense applies.
- 2. If any of the physical damage coverages provided by this policy and one or more other policies issued to an **insured** by the **State Farm Companies** apply to the same **loss** or expense, then only one policy applies. **We** will select a policy that pays the most for the **loss** or expense.
- 3. The physical damage coverages provided by this policy apply as primary coverage for a **loss** to a **your car**.

If similar coverage provided by one or more sources other than the **State Farm Companies** also applies as primary coverage for the same **loss** or expense, then the **State Farm Companies** will pay the proportion of the **loss** or expense payable as primary that the maximum amount that may be paid by the **State Farm Companies** bears to the sum of such amount and the limits of all other similar coverage that applies as primary coverage.

- 4. Except as provided in 3. above, the physical damage coverages provided by this policy apply as excess coverage.

If similar coverage provided by one or more sources other than the **State Farm Companies** also applies as excess coverage for the same **loss** or expense, then the **State Farm Companies** will pay the proportion of the **loss** or expense payable as excess that the maximum amount that may be paid by the **State Farm Companies** bears to the sum of such amount and the limits of all other similar coverage that applies as excess coverage.

**Financed Vehicle**

- 1. If a creditor is shown on the Declarations in relation to any vehicle shown in the "VEHICLE SCHEDULE"

on the Declarations, then any Comprehensive Coverage or Collision Coverage provided by this policy for that vehicle also applies to that creditor's interest in that vehicle. Coverage for the creditor's interest is only provided for a **loss** that is payable to **you**.

However, if this policy is cancelled or nonrenewed, then **we** will provide coverage for the creditor's interest until **we** notify the creditor of the termination of such coverage. This coverage for the creditor's interest is only provided for a **loss** that would have been payable to **you** if this policy had not been cancelled or nonrenewed. The date such termination is effective will be at least 10 days after the date **we** provide notice of the termination to the creditor.

2. If **we** pay such creditor, then **we** are entitled to the creditor's right of recovery against **you** to the extent of **our** payment. **Our** right of recovery does not impair the creditor's right to recover the full amount of its claim.

#### **Our Payment Options**

##### **1. Comprehensive Coverage and Collision Coverage**

- a. **We** may, at **our** option, make payment to one or more of the following for **loss** to a **covered vehicle owned by you**:

- (1) **You**;
- (2) The repairer; or
- (3) A creditor shown on the Declarations, to the extent of its interest.

- b. **We** may, at **our** option, make payment to one or more of the following for **loss** to a **covered vehicle not owned by you**:

- (1) **You**;
- (2) The owner of such vehicle;
- (3) The repairer; or
- (4) A creditor, to the extent of its interest.

##### **2. Emergency Road Service Coverage and Car Rental and Travel Expenses Coverage**

**We** may, at **our** option, make payment to one or more of the following:

- a. **You**;
- b. The **insured** who incurred the expense; or
- c. Any party that provided the service for which payment is owed.

## **DEATH, DISMEMBERMENT AND LOSS OF SIGHT COVERAGE**

This policy provides Death, Dismemberment and Loss of Sight Coverage if a premium is shown under "Coverage Symbol S" in the "POLICY PREMIUM" schedules on the Declarations.

#### **Additional Definition**

**Insured** means a **person** whose name is shown under "Death, Dismemberment and Loss of Sight Coverage – Persons Insured" on the Declarations.

#### **Insuring Agreement**

**We** will pay the highest applicable benefit shown in the following Death, Dismemberment and Loss of Sight Benefits Schedules if an **insured**:

1. dies; or

2. suffers dismemberment or permanent loss of sight, as described in the schedule

as the direct result of an accident that involves the use of a land motor vehicle or any type of trailer as a vehicle and not due to any other cause.

The **insured** must be **occupying** or be struck as a **pedestrian** by a land motor vehicle or any type of trailer at the time of the accident. The death, dismemberment, or permanent loss of sight must occur within 90 days immediately following the date of the accident.

#### **Benefit**

The applicable benefit shown in the schedule is the most **we** will pay for any one **insured** in any one accident. Any benefit paid or payable for dismemberment or permanent loss of sight reduces the death benefit.

The benefits shown in the schedules are doubled for an **insured** who at the time of the accident was **occupying** a **private passenger car** and using a seat belt in the manner recommended by the vehicle's manufacturer.

**Death, Dismemberment and  
Loss of Sight Benefits Schedules**

If the dollar amount shown under "Limit" in the "COVERAGES AND LIMITS" schedule on the Declarations is \$5,000, then **we** will pay the applicable benefit shown below for death or for the described dismemberment or permanent loss of sight:

Death	\$5,000
Loss of both hands; both feet; all sight of both eyes; one hand and one foot; or one hand or one foot and all sight of one eye	\$5,000
Loss of one hand or one foot; or all sight of one eye	\$2,500
Loss of the thumb and a finger on one hand; or any three fingers	\$1,500
Loss of any two fingers	\$1,000
The hand must be cut off through or above the wrist. The foot must be cut off through or above the ankle. The whole thumb or finger must be cut off.	

If the dollar amount shown under "Limit" in the "COVERAGES AND LIMITS" schedule on the Declarations is \$10,000, then **we** will pay the applicable benefit shown below for death or for the described dismemberment or permanent loss of sight:

Death	\$10,000
Loss of both hands; both feet; all sight of both eyes; one hand and one foot; or one hand or one foot and all sight of one eye	\$10,000
Loss of one hand or one foot; or all sight of one eye	\$5,000
Loss of the thumb and a finger on one hand; or any three fingers	\$3,000
Loss of any two fingers	\$2,000
The hand must be cut off through or above the wrist. The foot must be cut off through or above the ankle. The whole thumb or finger must be cut off.	

**Exclusions**

THERE IS NO COVERAGE FOR AN **INSURED**:

1. WHILE IN THE COURSE AND SCOPE OF THEIR EMPLOYMENT IN A **CAR BUSINESS**;
2. WHILE **OCCUPYING**, LOADING, OR UNLOADING:
  - a. AN EMERGENCY VEHICLE IN THE COURSE AND SCOPE OF THEIR EMPLOYMENT;
  - b. A VEHICLE, OTHER THAN AN EMERGENCY VEHICLE, WHILE USED IN THE:
    - (1) **INSURED'S** BUSINESS; OR
    - (2) COURSE AND SCOPE OF THEIR EMPLOYMENT IN OTHER THAN A **CAR BUSINESS**.

This exclusion (2.b.) does not apply if the vehicle is a **private passenger car**;

- c. A MILITARY VEHICLE; OR
- d. A VEHICLE WHILE IT IS:
  - (1) BEING PREPARED FOR, USED IN PRACTICE FOR, OR OPERATED IN ANY PREARRANGED OR ORGANIZED RACING CONTEST, SPEED CONTEST, HILL-CLIMBING CONTEST, JUMPING CONTEST, OR ANY SIMILAR CONTEST; OR
  - (2) ON A TRACK DESIGNED PRIMARILY FOR RACING OR HIGH-SPEED DRIVING. This exclusion (2.d.(2)) does not apply if the vehicle is being used in connection with an activity other than

- racing, high-speed driving, or any type of competitive driving;
3. WHILE **OCCUPYING**, LOADING, UNLOADING, OR WHO IS STRUCK AS A **PEDESTRIAN** BY:
    - a. A MOTOR VEHICLE THAT RUNS ON RAILS OR CRAWLER-TREADS;
    - b. A MOTOR VEHICLE THAT IS DESIGNED FOR USE PRIMARILY OFF PUBLIC ROADS WHILE OFF PUBLIC ROADS; OR
    - c. A MOTOR VEHICLE OR ANY TYPE OF TRAILER, EITHER OF WHICH IS LOCATED FOR USE AS A DWELLING OR OTHER PREMISES; OR
  4. FOR DEATH, DISMEMBERMENT, LOSS OF SIGHT, OR **TOTAL DISABILITY** THAT RESULTS FROM:
    - a. WAR OF ANY KIND;
    - b. NUCLEAR REACTION, RADIATION OR RADIOACTIVE CONTAMINATION FROM ANY SOURCE, OR THE ACCIDENTAL OR INTENTIONAL DETONATION OF, OR RELEASE OF RADIATION FROM, ANY NUCLEAR OR RADIOACTIVE DEVICE;
    - c. THE DISCHARGE OF A FIREARM;
    - d. EXPOSURE TO **FUNGI**;
    - e. SUICIDE OR ATTEMPTED SUICIDE REGARDLESS OF WHETHER THE **INSURED** WAS SANE OR INSANE; OR
    - f. DISEASE except pus-forming infection due to **bodily injury** sustained in the accident.

#### Our Payment Options

We may, at **our** option, make payment to one or more of the following:

1. The **insured**;
2. The **insured's** surviving spouse;
3. A parent or guardian of the **insured**, if the **insured** is a minor or an incompetent **person**; or
4. A **person** or organization authorized by law to receive such payment.

### INSURED'S DUTIES

1. **Notice to Us of an Accident or Loss**

The **insured** must give **us** or one of **our** agents notice of the accident or **loss** as soon as reasonably possible. The notice must give **us**:

  - a. **your** name;
  - b. the names and addresses of all **persons** involved in the accident or **loss**;
  - c. the hour, date, place, and facts of the accident or **loss**; and
  - d. the names and addresses of witnesses to the accident or **loss**.
2. **Notice to Us of a Claim or Lawsuit**
  - a. If a claim is made against an **insured**, then that **insured** must immediately send **us** every demand, notice, and claim received.
  - b. If a lawsuit is filed against an **insured**, then that **insured** must immediately send **us** every summons and legal process received.
3. **Insured's Duty to Cooperate With Us**
  - a. The **insured** must cooperate with **us** and, when asked, assist **us** in:
    - (1) making settlements;
    - (2) securing and giving evidence; and
    - (3) attending, and getting witnesses to attend, depositions, hearings, and trials.
  - b. The **insured** must not, except at their own cost, voluntarily:
    - (1) make any payment to others; or
    - (2) assume any obligation to others unless authorized by the terms of this policy.

- c. Any **person** or organization making claim under this policy must, when **we** require, give **us** proof of loss on forms **we** furnish.

4. **Questioning Under Oath**

Under:

- a. Liability Coverage, each **insured**;
- b. No-Fault Coverage, Uninsured Motor Vehicle Bodily Injury Coverage, Underinsured Motor Vehicle Coverage, or Death, Dismemberment and Loss of Sight Coverage, each **insured**, or any other **person** or organization making claim or seeking payment; and
- c. Uninsured Motor Vehicle Property Damage Coverage or Physical Damage Coverages, each **insured** or owner of a **covered vehicle**, or any other **person** or organization making claim or seeking payment;

must, at **our** option, submit to an examination under oath, provide a statement under oath, or do both, as reasonably often as **we** require. Such **person** or organization must answer questions under oath, asked by anyone **we** name, and sign copies of the answers. **We** may require each **person** or organization answering questions under oath to answer the questions with only that **person's** or organization's legal representative, **our** representatives, any **person** or **persons** designated by **us** to record the questions and answers, and no other **person** present.

5. **Other Duties Under the Physical Damage Coverages**

When there is a **loss, you** or the owner of the **covered vehicle** must:

- a. protect the **covered vehicle** from additional damage. **We** will pay any reasonable expense incurred to do so that is reported to **us**;
- b. make a prompt report to the police when the **loss** is the result of theft;
- c. allow **us** to:
  - (1) inspect any damaged property:

- (a) before that damaged property is repaired;
- (b) before that damaged property is disposed of; and
- (c) during repair of that damaged property;

(2) test any part or equipment:

- (a) before that part or equipment is removed or repaired;
- (b) before that part or equipment is disposed of;
- (c) during repair of that part or equipment; and

(3) move the **covered vehicle** at **our** expense in order to conduct such inspection or testing;

d. provide **us** all:

- (1) records;
- (2) receipts;
- (3) invoices; and
- (4) authorizations

that **we** request and allow **us** to make copies; and

e. not abandon the **covered vehicle** to **us**.

6. **Other Duties Under No-Fault Coverage, Uninsured Motor Vehicle Coverage Bodily Injury, Underinsured Motor Vehicle Coverage, Uninsured Motor Vehicle Property Damage and Death, Dismemberment and Loss of Sight Coverage**

A **person** making claim under:

a. No-Fault Coverage, Uninsured Motor Vehicle Bodily Injury Coverage, Underinsured Motor Vehicle Coverage, or Death, Dismemberment and Loss of Sight Coverage must:

- (1) notify **us** of the claim and give **us** all the details about the death, injury, treatment, and other information that **we** may need as

soon as reasonably possible after the injured **insured** is first examined or treated for the injury. If the **insured** is unable to give **us** notice, then any other **person** may give **us** the required notice;

- (2) be examined as reasonably often as **we** may require by physicians chosen and paid by **us**. A copy of the report will be sent to the **person** upon written request;
- (3) provide written authorization for **us** to obtain medical bills, medical records, wage information, salary information, employment information, and any other information **we** deem necessary to substantiate the claim.

Such authorizations must not:

- (a) restrict **us** from performing **our** business functions in:
  - (i) obtaining records, bills, information, and data; nor
  - (ii) using or retaining records, bills, information, and data collected or received by **us**;
- (b) require **us** to violate federal or state laws or regulations;
- (c) prevent **us** from fulfilling **our** data reporting and data retention obligations to insurance regulators; or
- (d) prevent **us** from disclosing claim information and data:
  - (i) to enable performance of **our** business functions;
  - (ii) to meet **our** reporting obligations to insurance regulators;
  - (iii) to meet **our** reporting obligations to insurance data consolidators; and
  - (iv) as otherwise permitted by law.

If an injured **insured** is a minor, unable to act, or dead, then their legal representative must provide **us** with the written authorization.

If the holder of the information refuses to provide it to **us** despite the authorization, then at **our** request the **person** making claim or their legal representative must obtain the information and promptly provide it to **us**;

- (4) submit to **us** all information **we** need to comply with federal and state laws and regulations; and
  - (5) allow **us** to inspect the vehicle that the **insured occupied** in the accident;
- b. No-Fault Coverage, Uninsured Motor Vehicle Bodily Injury Coverage, or Underinsured Motor Vehicle Coverage must send **us** immediately a copy of all lawsuit papers if the **insured** files a lawsuit against the party liable for the accident;
  - c. Uninsured Motor Vehicle Bodily Injury Coverage must report an accident, involving a motor vehicle whose owner and driver remain unknown, to the police within 24 hours and to **us** within 30 days. Failure to give this notice within the time specified does not invalidate coverage if:
    - (1) the **person** making claim shows it was not reasonably possible to give the notice within the prescribed time; and
    - (2) the notice is given as soon as reasonably possible;
  - d. Uninsured Motor Vehicle Bodily Injury Coverage and Underinsured Motor Vehicle Coverage must within 30 days after electing either to file a lawsuit or to submit a claim to binding arbitration, provide **us** with, as required under Utah law:
    - (1) a written demand for payment, setting forth:
      - (a) the specific monetary amount of the demand; and



- (b) the factual and legal basis and any supporting documentation for the demand;
- (2) a written statement under oath disclosing:
  - (a) the names and last known addresses of all health care providers who have rendered health care services to the **insured** for a period of five years immediately preceding the date of the accident;
  - (b) the names and last known addresses of all health insurers or other entities to whom the **insured** has submitted claims for health care services or benefits for a period of five years immediately preceding the date of the accident;
  - (c) if lost wages, diminished earning capacity, or similar damages are claimed, the names and last known addresses of all employers of the **insured** for a period of five years immediately preceding the date of the accident;
  - (d) other documents to reasonably support the claims being asserted; and
  - (e) all state and federal statutory lienholders including a statement as to whether the **insured** is a recipient of Medicare or Medicaid benefits or Utah Children's Health Insurance Program benefits under Title 26, Chapter 40, Utah Children's Health Insurance Act, or if the claim is subject to any other state or federal statutory liens; and
- (3) signed authorizations to allow **us** to only obtain records and billings from the individuals or entities disclosed in (1) and (2) above;
- e. Uninsured Motor Vehicle Property Damage Coverage must:
  - (1) report the accident to **us** within 10 days;
  - (2) protect the damaged property from additional damage. **We** will pay any reasonable expense incurred to do so that is reported to **us**;
  - (3) allow **us** to:
    - (a) inspect any damaged property:
      - (i) before that damaged property is repaired;
      - (ii) before that damaged property is disposed of; and
      - (iii) during repair of that damaged property;
    - (b) test any part or equipment:
      - (i) before that part or equipment is removed or repaired;
      - (ii) before that part or equipment is disposed of;
      - (iii) during repair of that part or equipment; and
    - (c) move the damaged property at **our** expense in order to conduct such inspection or testing;
  - (4) provide **us** all:
    - (a) records;
    - (b) receipts;
    - (c) invoices; and
    - (d) authorizations
 that **we** request and allow **us** to make copies; and
  - (5) not abandon the damaged property to **us**.

## GENERAL TERMS

### 1. When Coverage Applies

The coverages provided by this policy are shown on the Declarations and apply to accidents and **losses** that occur during the policy period. The policy period is shown on the Declarations and is for successive periods of six months each for which the renewal premium is paid. The policy period begins and ends at 12:01 AM Standard Time at the address shown on the Declarations.

### 2. Where Coverage Applies

The coverages provided by this policy are shown on the Declarations and apply to accidents and **losses** that occur:

- a. in the United States of America and its territories and possessions;
- b. in Canada; and
- c. while a vehicle for which coverage is provided by this policy is being shipped between the ports of the United States of America, its territories, its possessions, and Canada.

Death, Dismemberment and Loss of Sight Coverage applies anywhere in the world.

### 3. Required Out-of-State Coverage

If:

- a. this policy provides Liability Coverage and an **insured**, as defined under the Liability Coverage of this policy, is in another state of the United States of America, a territory or possession of the United States of America, the District of Columbia, or any province or territory of Canada, and as a nonresident becomes subject to its motor vehicle compulsory insurance law, financial responsibility law, or similar law; and
- b. this policy does not provide at least the minimum amounts and types of coverage required by such law for such nonresident,

then this policy will be interpreted to provide the minimum amounts and types of coverage required by such law for such nonresident.

This provision does not apply to liability coverage required by law for motor carriers of passengers or motor carriers of property.

### 4. Financial Responsibility Certification

When this policy is certified under any law as proof of future financial responsibility, and while required during the policy period, this policy will comply with such law to the extent required.

### 5. Limited Coverage in Mexico

This policy does not provide Mexican auto insurance and does not comply with Mexican auto insurance requirements. If **you** or any other **insured** plan to drive in Mexico, then auto insurance providing coverage in Mexico should be purchased from a Mexican insurance company.

Subject to the above paragraph, the following coverages apply in Mexico, but only for accidents and **losses** that occur in Mexico within 50 miles of the United States of America border and only for **insureds** as defined under each of the following coverages:

#### a. Liability Coverage

For claims brought against an **insured** in Mexico, the **Supplementary Payments** provision of this policy's Liability Coverage is changed to read:

**We** may, in addition to the damages described in item 1. of the **Insuring Agreement** of this policy's Liability Coverage, pay or reimburse, at **our** option, reasonable attorney fees for an attorney licensed in Mexico to appear for and provide advice to **insureds** as defined under this policy's Liability Coverage. The amount of such attorney fees incurred by an **insured** must be reported to **us** before **we** will make payment.

#### b. No-Fault Coverage

#### c. Uninsured Motor Vehicle Bodily Injury Coverage and Underinsured Motor Vehicle Coverage

The phrase "state or federal court that has jurisdiction" in item 1.c.(1) under **Deciding Fault and Amount** is changed to a "Utah state court

or the United States District Court that has jurisdiction”.

d. **Uninsured Motor Vehicle Property Damage Coverage**

e. **Physical Damage Coverages**

Any amount payable for the repair or replacement of the **covered vehicle** under the **Limit and Loss Settlement – Comprehensive Coverage and Collision Coverage** provision of this policy will be limited to the cost to repair or replace the **covered vehicle** in the United States of America.

**WE HAVE NO DUTY TO PROVIDE A DEFENSE FOR YOU OR ANY OTHER INSURED IN ANY CRIMINAL, CIVIL, OR OTHER ACTION.**

**WE HAVE NO DUTY TO PAY ANY CLAIM OR COST THAT WOULD NOT BE PAYABLE UNDER THIS POLICY IF THE ACCIDENT OR LOSS HAD OCCURRED IN THE STATE OF UTAH IN THE UNITED STATES OF AMERICA.**

All other policy provisions not in conflict with the provisions in this **Limited Coverage in Mexico** provision of this policy apply.

**If Other Coverage Applies**

Any coverage provided by this **Limited Coverage in Mexico** provision is excess over any other applicable insurance.

**Legal Action Against Us**

Any legal action against **us** arising out of an accident or **loss** occurring in Mexico must be brought in a Utah state court or a United States District Court that has jurisdiction.

6. **Newly Owned or Newly Leased Car**

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

- a. request **we** replace a **car** currently shown on the Declarations of this policy with the **car 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 **car newly owned by you** ceases to be a **newly acquired car**, then

that **car newly owned by you** will be insured by this policy as a **your car** beginning on the date the **car newly owned by you** is delivered to **you**. The added amount due will be calculated based on that date; or

- (2) after the **car newly owned by you** ceases to be a **newly acquired car**, then that **car 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; or

- b. apply to the **State Farm Companies** for separate coverage to insure the **car newly owned by you**. Such coverage will be provided only if both the applicant and the vehicle are eligible for coverage at the time of the application. A vehicle newly **owned by you** or newly leased by **you** is not eligible for coverage under this policy if this policy is endorsed with the Certificate of Guaranteed Renewal endorsement; or

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

If **your** spouse or a **resident relative** wants to insure a **car newly owned by** either with the **State Farm Companies** after that **car** 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 **car 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.

7. **Changes to This Policy**

a. **Changes in Policy Provisions**

**We** may only change the provisions of this policy by:

- (1) issuing a revised policy booklet, a revised Declarations, or an endorsement; or  
(2) revising this policy to give broader coverage without an additional premium charge. If any coverage provided by this policy is

changed to give broader coverage, then **we** will give **you** the broader coverage as of the date **we** make the change effective in the state of Utah without issuing a revised policy booklet, a revised Declarations, or an endorsement.

b. **Change of Interest**

- (1) No change of interest in this policy is effective unless **we** consent in writing.
- (2) Except under Death, Dismemberment and Loss of Sight Coverage, if a **person** shown as a named insured on the Declarations dies, then the definition of **insured** under each of the coverages provided by this policy is changed to include:
  - (a) any **person** with lawful custody of a **your car**, a **newly acquired car**, or a **temporary substitute car** until a legal representative is qualified; and then
  - (b) the legal representative of the deceased named insured.

This only applies while such **person** is maintaining or using a **your car**, a **newly acquired car**, or a **temporary substitute car**.

c. **Joint and Individual Interests**

If **you** consists of more than one **person** or entity, then each acts for all to change or cancel the policy.

d. **Change of Policy Address**

**We** may change the named insured's policy address as shown on the Declarations and in **our** records to the most recent address provided to **us** by:

- (1) **you**; or
- (2) the United States Postal Service.

8. **Premium**

- a. Unless as otherwise provided by an alternative payment plan in effect with the **State Farm Companies** with respect to the premium for this policy, the premium is due and payable in full on or before the first day of the policy period shown on the most recently issued Declarations.

- b. The renewal premium for this policy will be based upon the rates in effect, the coverages carried, the applicable limits, deductibles, and other elements that affect the premium that apply at the time of renewal.

- c. The premium for this policy may vary based upon:

- (1) the purchase of other products or services from the **State Farm Companies**;
- (2) the purchase of products or services from an organization that has entered into an agreement or contract with the **State Farm Companies**. The **State Farm Companies** do not warrant the merchantability, fitness, or quality of any product or service offered or provided by that organization; or
- (3) an agreement, concerning the insurance provided by this policy, that the **State Farm Companies** has with an organization of which **you** are a member, employee, subscriber, licensee, or franchisee.

- d. The premium for this policy is based upon information **we** have received from **you** or other sources. **You** must inform **us** if any information regarding the following is incorrect or incomplete, or changes during the policy period, and **you** must answer questions **we** ask regarding the following:

- (1) **Your cars**, or their use, including annual mileage;
- (2) The **persons** who regularly drive a **your car**, including new drivers;
- (3) Marital status of all drivers; or
- (4) The location where **your cars** are primarily garaged.

If the above information or any other information used to determine the premium is incorrect, incomplete, changes during the policy period, or is not provided to **us** when **we** ask, then **we** may decrease or increase the premium during the policy period. If **we** decrease the premium during the policy period, then **we** will provide a refund or a credit in the amount of the decrease. If

**we** increase the premium during the policy period, then **you** must pay the amount of the increase.

9. **Renewal**

**We** agree to renew this policy for the next policy period upon payment of the renewal premium when due, unless **we** provide a nonrenewal notice or a cancellation notice as set forth in the **Nonrenewal** and **Cancellation** provisions.

10. **Nonrenewal**

If **we** decide not to renew this policy, then, at least 30 days before the end of the current policy period, **we** will provide a nonrenewal notice to a named insured shown on the Declarations.

11. **Cancellation**

a. **How You May Cancel**

**You** may cancel this policy by providing to **us** advance notice of the date cancellation is effective. **We** may confirm the cancellation in writing.

b. **How and When We May Cancel**

**We** may cancel this policy by providing notice to a named insured shown on the Declarations. The notice will provide the date cancellation is effective.

(1) If **we** provide a cancellation notice:

- (a) during the first 59 days following this policy's effective date; or
- (b) because the premium is not paid when due,

then the date cancellation is effective will be at least 10 days after the date notice is provided.

Otherwise, the date cancellation is effective will be at least 30 days after the date notice is provided.

(2) After this policy has been in force for more than 59 days, **we** will not cancel this policy before the end of the current policy period unless:

- (a) the premium is not paid when due; or

(b) **you**, any **resident relative**, or any other **person** who usually drives a **your car** has had their driver's license under suspension or revocation during the policy period or, if the policy is renewed:

- (i) during the current policy period; or
- (ii) 180 days just before its latest renewal date.

c. **Return of Unearned Premium**

If **you** or **we** cancel this policy the premium will be earned on a pro rata basis.

Any unearned premium may be returned within a reasonable time after cancellation. Delay in the return of any unearned premium does not affect the cancellation date.

12. **Assignment**

No assignment of benefits or other transfer of rights is binding upon **us** unless approved by **us**.

13. **Bankruptcy or Insolvency of the Insured**

Bankruptcy or insolvency of the **insured** or their estate will not relieve **us** of **our** obligations under this policy.

14. **Concealment or Fraud**

There is no coverage under this policy if **you** or any other **person** insured under this policy has made false statements with the intent to conceal or misrepresent any material fact or circumstance in connection with any claim under this policy.

15. **Our Right to Recover Our Payments**

Death, Dismemberment and Loss of Sight Coverage payments are not recoverable by **us**. No-Fault Coverage and Underinsured Motor Vehicle Coverage payments are recoverable by us but only in accordance with Utah law. Under all other coverages, the following apply:

a. **Subrogation**

If **we** are obligated under this policy to make payment to or for a **person** or organization who has a legal right to collect from another **person**

or organization, then **we** will be subrogated to that right to the extent of **our** payment.

The **person** or organization to or for whom **we** make payment must help **us** recover **our** payments by:

- (1) doing nothing to impair that legal right;
- (2) executing any documents **we** may need to assert that legal right; and
- (3) taking legal action through **our** representatives when **we** ask.

b. **Reimbursement**

If **we** make payment under this policy and the **person** or organization to or for whom **we** make payment recovers or has recovered from another **person** or organization, then the **person** or organization to or for whom **we** make payment must:

- (1) hold in trust for **us** the proceeds of any recovery; and
- (2) reimburse **us** to the extent of **our** payments.

16. **Legal Action Against Us**

Legal action may not be brought against **us** until there has been full compliance with all the provisions of this policy. In addition, legal action may only be brought against **us** regarding:

- a. Liability Coverage after the amount of damages an **insured** is legally liable to pay has been finally determined by:
  - (1) judgment after an actual trial, and any appeals of that judgment if any appeals are taken; or
  - (2) agreement between the claimant and **us**.
- b. No-Fault Coverage, Uninsured Motor Vehicle Property Damage Coverage, Underinsured Motor Vehicle Coverage, Physical Damage Coverages, and Death Dismemberment, and Loss of Sight Coverage if the legal action is brought against **us** within three years of the inception of the loss, but not before the earlier of:
  - (1) 60 days after **we** receive proof of loss;
  - (2) **our** waiver of proof of loss; or

(3) **our** denial of full payment.

- c. Uninsured Motor Vehicle Bodily Injury Coverage if the legal action is brought against **us** within four years of the inception of the loss, but not before the earlier of:

- (1) 60 days after **we** receive proof of loss;
- (2) **our** waiver of proof of loss; or
- (3) **our** denial of full payment.

17. **Choice of Law**

Without regard to choice of law rules, the law of the state of:

- a. Utah will control, except as provided in b. below, in the event of any disagreement as to the interpretation and application of any provision in this policy; and
- b. Illinois will control in the event of any disagreement as to the interpretation and application of this policy's:
  - (1) Mutual Conditions provision found on the most recently issued Declarations, if this policy was issued by the State Farm Mutual Automobile Insurance Company; or
  - (2) Participating Policy provision found on the most recently issued Declarations, if this policy was issued by any subsidiary or affiliate of the State Farm Mutual Automobile Insurance Company.

18. **Severability**

If any provision of this policy is held invalid or unenforceable by a court that has jurisdiction, then:

- a. such provision will remain in full force to the extent not held invalid or unenforceable; and
- b. all other provisions of this policy will remain valid and enforceable.

19. **Our Rights Regarding Claim Information**

- a. **We** will collect, receive, obtain, use, and retain all the items described in item b.(1) below and use and retain the information described in item b.(3)(b) below, in accordance with applicable federal and state laws and regulations and consistent with the performance of **our** business functions.

- b. Subject to a. above, **we** will not be restricted in or prohibited from:
  - (1) collecting, receiving, or obtaining records, receipts, invoices, medical bills, medical records, wage information, salary information, employment information, data, and any other information;
  - (2) using any of the items described in item b.(1) above; or
  - (3) retaining:
    - (a) any of the items in item b.(1) above; or
    - (b) any other information **we** have in **our** possession as a result of **our** processing, handling, or otherwise resolving claims submitted under this policy.
- c. **We** may disclose any of the items in item b.(1) above and any of the information described in item b.(3)(b) above:
  - (1) to enable performance of **our** business functions;
  - (2) to meet **our** reporting obligations to insurance regulators;
  - (3) to meet **our** reporting obligations to insurance data consolidators;
  - (4) to meet other obligations required by law; and
  - (5) as otherwise permitted by law.
- d. **Our** rights under a., b., and c. above shall not be impaired by any:
  - (1) authorization related to any claim submitted under this policy; or
  - (2) act or omission of an **insured** or a legal representative acting on an **insured's** behalf.