

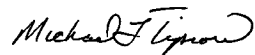
This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

The named insured or named insureds shown on this Declarations Page are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.


Secretary


President

DECLARATIONS PAGE

NAIC# 25143

PAGE 2 OF 2

POLICY NUMBER 282 1377-E02-46

POLICY PERIOD MAY 02 2023 to NOV 02 2023
12:01 A.M. Standard Time

STATE FARM PAYMENT PLAN NUMBER
1564649907

00323 46-1B8E-2 P A

NAMED INSURED 000271 0058
MALLA THAKURI, SANTOSH
4900 VAN WALBEEK PL
ANNANDALE VA 22003-6024

EXCEPTIONS, POLICY BOOKLET & ENDORSEMENTS (See policy booklet & individual endorsements for coverage details.)

YOUR POLICY CONSISTS OF THIS DECLARATIONS PAGE, THE POLICY BOOKLET -
FORM 9846C, AND ANY ENDORSEMENTS THAT APPLY, INCLUDING THOSE ISSUED TO YOU
WITH ANY SUBSEQUENT RENEWAL NOTICE.

6191F.1 DISTRICT OF COLUMBIA EMPLOYEES USING AUTOS IN GOVERNMENT
BUSINESS - VIRGINIA.

6192B.1 VIRGINIA EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS.

6289BY.1 SINGLE UNINSURED MOTORISTS LIMIT - VIRGINIA.

6331B PEER-TO-PEER VEHICLE SHARING EXCLUSION ENDORSEMENT VIRGINIA.

6530B.1 UNINSURED MOTORISTS COVERAGE - VIRGINIA.

6557K.1 FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS.

6767K LIMITED MEXICO COVERAGE.

6946A.6 AMENDMENT OF POLICY PROVISIONS - VIRGINIA.

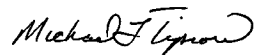
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Secretary


President

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

6191F.1 DISTRICT OF COLUMBIA EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS – VIRGINIA

The following are not “insureds” under Part A:

- 1. The District of Columbia or any of its agencies.
- 2. Any person with respect to “bodily injury” or “property damage” resulting from the operation of an auto by that person as an employee of the District of Columbia.

This applies only if that person is:

- a. Acting within the scope of that person's office or employment; and
- b. Relieved from liability because of the provisions of D.C. CODE ANN. Sections 2-411 to 2-416 (Non-Liability of District Employees), as amended.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

6192B.1 VIRGINIA EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS

PART A – LIABILITY COVERAGE

The following are not “insureds” under Part A:

- 1. The Commonwealth of Virginia or any of its agencies.
- 2. Any person with respect to “bodily injury” or “property damage” resulting from the operation of an auto by that person as an employee of the Commonwealth of Virginia.

This applies only if an “insured” is:

- 1. Acting within the scope of that “insured's” office or employment with the Commonwealth of Virginia; and
- 2. Relieved from liability, under the Virginia Tort Claims Act, for the transportation of patients in “your covered auto” in accordance with Va. Code Ann. Section 38.2-2204 (D).



SCHEDULE	
Uninsured Motorists Coverage: \$	Each Accident
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

Paragraph A. of the Limit Of Liability Provision for Uninsured Motorists Coverage is replaced by the following:

- A. The Limit Of Liability shown in the Schedule or in the Declarations for this coverage is our maximum limit of liability for all damages resulting from any one accident. This is the most we will pay regardless of the number of:
1. "Insureds";

2. Claims made; or
 3. Vehicles or premiums shown in the Declarations.
- We will apply the limit of liability to provide any separate minimum limits required by law for bodily injury and property damage liability. However, this provision will not change our total limit of liability.

PERSONAL AUTO
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
PEER-TO-PEER VEHICLE SHARING EXCLUSION ENDORSEMENT – VIRGINIA

With respect to coverage provided by this endorsement, the provisions of the Policy apply unless modified by the endorsement.

DEFINITIONS

The following definitions are added:

- A. "Peer-to-peer vehicle sharing platform" means an online-enabled application, web site or system that connects vehicle owners with drivers to enable the sharing of peer-to-peer "shared vehicles" for financial considerations.
- B. "Vehicle sharing platform agreement" means the terms and conditions applicable to a shared vehicle owner and a shared vehicle driver that govern the use of a shared vehicle through a "peer-to-peer vehicle sharing platform".
- C. "Shared vehicle" means a motor vehicle that has been made available for sharing through a "peer-to-peer vehicle sharing platform". "Shared vehicle" does not include a daily rental vehicle as defined in Va. Code Ann. § 58.1-1735.
- D. "Vehicle sharing period" means the period of time that commences with the "vehicle sharing delivery period" or, if there is no "vehicle sharing delivery period", that commences when the "vehicle sharing start time" occurs and ends at the "vehicle sharing termination time".
- E. "Vehicle sharing delivery period" means the period of time beginning when the agent of a "peer-to-peer vehicle sharing platform" takes custody of the "shared vehicle" and ending when the "shared vehicle" arrives at the location agreed upon in the governing "vehicle sharing platform agreement".
- F. "Vehicle sharing start time" means the time when the "shared vehicle" becomes subject to the control of the "shared vehicle" driver at or after the sharing of a "shared vehicle" is scheduled

to begin as documented in the records of a "peer-to-peer vehicle sharing platform".

- G. "Vehicle sharing termination time" means the earliest of:
1. When the "shared vehicle" is delivered to the location agreed upon in the "vehicle sharing platform agreement" on or after the expiration of the agreed-upon period of time established for the use of a "shared vehicle" according to the terms of the "vehicle sharing platform agreement";
 2. When the "shared vehicle" is returned to a location as alternatively agreed upon by the "shared vehicle" owner and "shared vehicle" driver within the agreed-upon period of time as communicated through a "peer-to-peer vehicle sharing platform"; or
 3. When the "shared vehicle" owner, or the "shared vehicle" owner's authorized designee, takes possession and control of the "shared vehicle".

PART A – LIABILITY COVERAGE

Part A is amended as follows:

The following exclusion is added:

We do not provide Liability Coverage for the ownership, maintenance or use of:

"Your covered auto" while:

- a. Enrolled in a "peer-to-peer vehicle sharing platform" under a "vehicle sharing platform agreement"; and
- b. Being used in connection with such "peer-to-peer vehicle sharing platform" during the "vehicle sharing period" by anyone other than you or any "family member".

PART D – COVERAGE FOR DAMAGE TO YOUR AUTO

Part D is amended as follows:

The following exclusions are added:

We will not pay for:

Loss to “your covered auto” which occurs while:

- a. Enrolled in a “peer-to-peer vehicle sharing platform” under a “vehicle sharing platform agreement”; and
- b. Being used in connection with such “peer-to-peer vehicle sharing platform” during the “vehicle sharing period” by anyone other than you or any “family member”.

Loss to, or loss of use of, a “non-owned auto” used by:

- a. You; or
- b. Any “family member”;

in connection with a “peer-to-peer vehicle sharing platform” if the provisions of such “peer-to-peer vehicle sharing platform” preclude the recovery of such loss or loss of use, from you or that “family member”, or if otherwise precluded by any state law.

UNINSURED MOTORISTS COVERAGE ENDORSEMENT

If the Uninsured Motorists Coverage endorsement is attached to the Policy, the following exclusion is added:

We do not provide Uninsured Motorists Coverage for “bodily injury” sustained by any “insured” while “occupying”, or when struck by, “your covered auto” while:

- a. Enrolled in a “peer-to-peer vehicle sharing platform” under a “vehicle sharing platform agreement”; and
- b. Being used in connection with such “peer-to-peer vehicle sharing platform” during the “vehicle sharing period” by anyone other than you or any “family member”.

MEDICAL EXPENSE AND INCOME LOSS BENEFITS COVERAGE ENDORSEMENT

If the Medical Expense And Income Loss Benefits Coverage endorsement is attached to the Policy, the following exclusion is added:

We do not provide Medical Expense And Income Loss Benefits Coverage to any “insured” for “bodily injury” sustained while “occupying” “your covered auto” while:

- a. Enrolled in a “peer-to-peer vehicle sharing platform” under a “vehicle sharing platform agreement”; and
- b. Being used in connection with such “peer-to-peer vehicle sharing platform” during the “vehicle sharing period” by anyone other than you or any “family member”.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

6530B.1 UNINSURED MOTORISTS COVERAGE — VIRGINIA

With respect to the coverage provided by this endorsement, the provisions of the Policy apply unless modified by the endorsement.

PART C – UNINSURED MOTORISTS COVERAGE

Part C is replaced by the following:

Insuring Agreement

A. We will pay, in accordance with Va. Code Ann. Section 38.2-2206, damages which an “insured” or an “insured’s” legal representative is legally entitled to recover from the owner or operator of an “uninsured motor vehicle” or an “underinsured motor vehicle” because of:

- 1. “Bodily injury” sustained by an “insured” and caused by an accident; and
- 2. “Property damage” caused by an accident.

The owner’s or operator’s liability for these damages must arise out of the ownership, maintenance or use of the “uninsured motor vehicle” or “underinsured motor vehicle”.

We will pay damages under this coverage caused by an accident with an “underinsured motor vehicle” only after the limits of liability under any applicable bodily injury liability or property damage liability bonds or policies have been exhausted by payment of judgments or settlements.

B. “Property damage” as used in this endorsement means injury to or destruction of:

- 1. “Your covered auto”;
- 2. Tangible property contained in “your covered auto”; or
- 3. Any other tangible property, except a motor vehicle, owned by an “insured” and located in Virginia.

C. “Insured” as used in this endorsement means:

- 1. You or any “family member”;

- 2. Any other person “occupying” or using “your covered auto”; or
- 3. Any person for damages that person is entitled to recover because of “bodily injury” to which this coverage applies sustained by a person described in 1. or 2. above.

D. “Underinsured motor vehicle” means a land motor vehicle or trailer of any type for which the sum of:

- 1. The limits of liability under all liability bonds or policies; or
- 2. All deposits of money or securities made to comply with the Virginia Financial Responsibility Law;

that is “available for payment” is less than the sum of the limits of liability applicable to the “insured” for Uninsured Motorists Coverage under this policy or any other policy.

“Available for payment” as used in this Paragraph (D.) means the amount of liability coverage applicable to the claim of the “insured” as reduced by the payment of any other claims arising out of the same occurrence.

However, “underinsured motor vehicle” does not include any vehicle or equipment to which a bodily injury or property damage liability bond or policy applies at the time of the accident but the bonding or insuring company:

- 1. Denies coverage; or
- 2. Is or becomes insolvent.

E. “Uninsured motor vehicle” means a land motor vehicle or trailer of any type:

- 1. To which no liability bond, policy, deposit of money or security applies at the time of the accident in at least the minimum limits required by Va. Code Ann. Section 46.2-472.
- 2. Which is a hit-and-run vehicle whose operator or owner is unknown and which hits or



which causes an accident resulting in “bodily injury” or “property damage” without hitting:

- a. You or any “family member”;
 - b. A vehicle which you or any “family member” are “occupying” or using;
 - c. “Your covered auto”; or
 - d. Any of your property.
3. To which a bodily injury liability bond or policy applies at the time of the accident but the bonding or insuring company:
- a. Denies coverage; or
 - b. Is or becomes insolvent.
4. For which the owner or operator is immune from liability for negligence under the laws of Virginia or the United States.

However, “uninsured motor vehicle” does not include any vehicle or equipment owned or operated by a qualified self-insurer under any applicable motor vehicle law, except a qualified self-insurer which is or becomes insolvent.

- F. In addition, neither “uninsured motor vehicle” nor “underinsured motor vehicle” includes:
- 1. A farm type tractor or other equipment designed for use principally off public roads while not on public roads; or
 - 2. Any vehicle:
 - a. Operated on rails or crawler treads; or
 - b. While located for use as a residence or premises.

Exclusions

- A. We do not provide Uninsured Motorists Coverage for “property damage” or “bodily injury” sustained by any “insured”:
- 1. If that “insured” or the legal representative settles the “bodily injury” or “property damage” claim with any person or organization

who may be legally liable and such settlement prejudices our right to recover payment.

- 2. Using a vehicle without a reasonable belief that that “insured” is entitled to do so. This Exclusion (A.2.) does not apply to a “family member” using “your covered auto” which is owned by you.
 - 3. For the first \$200 of the total amount of “property damage” if the “property damage” results from an accident with an “uninsured motor vehicle” as defined in Section 2. of the definition of “uninsured motor vehicle”.
- B. This coverage shall not apply directly or indirectly to benefit:
- 1. Any self-insurer under any workers’ compensation or similar law.
 - 2. Any insurer of property.

Limit Of Liability

- A. The limit of Bodily Injury Liability shown in the Declarations for each person for Uninsured Motorists Coverage is our maximum limit of liability for all damages, including damages for care, loss of services or death, arising out of “bodily injury” sustained by any one person in any one accident. Subject to this limit for each person, the limit of Bodily Injury Liability shown in the Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all damages for “bodily injury” resulting from any one accident.

The limit of Property Damage Liability shown in the Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all “property damage” resulting from any one accident.

This is the most we will pay regardless of the number of:

- 1. “Insureds”;
- 2. Claims made; or
- 3. Vehicles or premiums shown in the Declarations.

B. Any damages payable under this coverage:

- 1. Shall be reduced by all sums paid because of “bodily injury” or “property damage” by or on behalf of persons or organizations who may be legally responsible.
- 2. With respect to:
 - a. An employee of a self-insured employer shall be reduced by all sums paid or payable because of the “bodily injury” under workers’ compensation or similar law.
 - b. “Property damage” shall be excess over any other collectible insurance provided under:
 - (1) Part D of this policy; or
 - (2) Any other policy providing coverage for the “property damage”.

Other Insurance

If there is other similar insurance available under one or more policies or provisions of coverage and:

- A. The damages are caused by an accident with an “uninsured motor vehicle”, we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide with respect to a vehicle:
- 1. You do not own, including any vehicle while used as a temporary substitute for “your covered auto”; or
 - 2. Owned by you or any “family member” which is not insured for this coverage under this Policy;
- shall be excess over any other collectible insurance.
- B. The damages are caused by an accident with an “underinsured motor vehicle”, the following priority of policies applies and any amount available for payment shall be credited against such policies in the following order of priority:

First Priority	The policy applicable to the vehicle the “insured” was “occupying” at the time of the accident.
Second Priority	The policy applicable to a vehicle not involved in the accident under which the “insured” is a named insured.
Third Priority	The policy applicable to a vehicle not involved in the accident under which the “insured” is other than a named insured.

If there is more than one policy providing coverage on the same level of priority, we will only pay our share of the loss that must be paid under that priority. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage provided on the same level of priority.

Arbitration

- A. If we and an “insured” do not agree:
- 1. Whether that “insured” is legally entitled to recover damages; or
 - 2. As to the amount of damages which are recoverable by that “insured”;
- from the owner or operator of an “uninsured motor vehicle” or an “underinsured motor vehicle”, then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated.
- Neither party is required to arbitrate. However, if both parties agree to arbitration, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction.
- B. We will pay all arbitration expenses if we request the arbitration.
- C. If an “insured” requests the arbitration, each party will:

1. Pay the expenses it incurs; and
 2. Bear the expenses of the third arbitrator equally.
- D. Unless both parties agree otherwise, arbitration will take place in the county in which the “insured” lives. Local rules of law as to evidence and arbitration procedures will apply. Any decision of the arbitrators will not be binding.

PART E – DUTIES AFTER AN ACCIDENT OR LOSS

Part E is replaced by the following:

- A. We must be notified promptly of how, when and where the accident or loss happened. Notice should also include the names and addresses of any injured persons and of any witnesses.
- B. A person seeking Uninsured Motorists Coverage, who does not seek or obtain a judgment against the owner or operator of an “uninsured motor vehicle”, must:
1. Promptly send us copies of any notices or legal papers received in connection with the accident or loss.
 2. Submit, as often as we reasonably require:
 - a. To physical exam by physicians we select.
- C. With respect to an accident caused by an “uninsured motor vehicle” but there was no physical contact with such vehicle, we have no duty to provide Uninsured Motorists Coverage under this Policy unless a person seeking coverage notifies us or the police promptly of the accident, or as soon as reasonably practicable.

We will pay for those exams.

- b. To recorded statements.
3. Authorize us to obtain:
- a. Medical reports; and
 - b. Other pertinent records.
4. Submit a proof of loss when required by us.
5. If a suit is brought, promptly serve a copy of the process on us in the manner prescribed by law.
6. Take reasonable steps after loss to protect “your covered auto” or any “non-owned auto” and their equipment from further loss. We will pay reasonable expenses incurred to do this.
7. Permit us to inspect and appraise the damaged property before its repair or disposal.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

6557K.1 FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS

The following are not “insureds” under Part A:

1. The United States of America or any of its agencies.
2. Any person with respect to “bodily injury” or “property damage” resulting from the operation of an auto by that person as an employee of the United States Government. This applies only if the provisions of Section 2679 of Title 28, United States Code as amended, require the Attorney General of the United States to defend that person in any civil action which may be brought for the “bodily injury” or “property damage”.

LIMITED MEXICO COVERAGE

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

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 paragraphs, 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:

I. PART 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 A. 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.

II. MEDICAL EXPENSE BENEFITS COVERAGE

III. PART C – UNINSURED MOTORISTS COVERAGE

IV. PART D – COVERAGE FOR DAMAGE TO YOUR AUTO

Any amount payable for the repair or replacement of “your covered auto” under the Limit of Liability provision of this policy will be limited to

the cost to repair or replacement of “your covered auto” 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 VIRGINIA IN THE UNITED STATES OF AMERICA.

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

IV. OTHER SOURCES OF RECOVERY

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

V. PART F – GENERAL PROVISIONS

LEGAL ACTION AGAINST US

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