

The Certificate of Guaranteed Renewal is an endorsement that is part of the insurance policy, maintaining all other provisions of the policy unless specified otherwise. The policy will not be canceled or nonrenewed as long as certain conditions are met: the policy must insure private passenger cars, premiums must be paid on time, all drivers of the insured cars must hold valid driver's licenses, the policyholder must reside in an area where State Farm Mutual Automobile Insurance Company offers automobile insurance and has this certificate available, and no additional named insureds may be added to the policy. The policyholder will have the option to select from available coverages provided by State Farm Mutual Automobile Insurance Company, and coverage will be governed by the Car Policy, including any future revisions.