

The State Farm® Personal Car Policy for Ohio, identified as Policy Form 9835C, establishes comprehensive terms and conditions for automobile insurance coverage. The policy encompasses various sections, including definitions, liability coverage, medical payments coverage, uninsured motor vehicle coverage, and physical damage coverages, all contingent upon premium payment and the accuracy of application statements, which are treated as warranties. If any warranty is false, the policy may be void from inception. Liability coverage applies if a premium is indicated under "Coverage Symbol A" in the declarations, extending to the policyholder, resident relatives, and others using the insured vehicle, including newly acquired and temporary substitute cars. Exclusions include intentional bodily injury, injuries to the insured or resident relatives, and damages related to employment or racing. The insurer retains the right to investigate and settle claims, with supplementary payments covering legal costs and expenses incurred during legal proceedings.

Medical payments coverage is provided for reasonable medical expenses incurred due to injuries from a motor vehicle accident, with specific limits and exclusions, including injuries sustained while occupying vehicles not classified as "your car." Uninsured motor vehicle coverage compensates for damages caused by uninsured drivers, requiring the exhaustion of liability limits from other applicable policies before payment. The policy specifies that the insured must inform the insurer of any settlement offers from uninsured motorists and obtain written consent before accepting such offers. Exclusions include settling without consent and operating a vehicle not covered under the policy.

Property damage coverage for uninsured motor vehicles is also included, with a maximum payout of \$7,500 and a \$250 deductible, covering compensatory damages for property damage. Exclusions apply to damages benefiting government entities or occurring while the insured vehicle is rented. Physical damage coverages include comprehensive and collision coverage, with specific deductibles and limits, and cover expenses related to emergency road service and car rental when a covered vehicle is not drivable. The policy emphasizes that losses do not include depreciation after

repairs and outlines the insured's obligations regarding non-owned vehicles and trailers.

The insured must promptly notify the insurer of accidents, cooperate during the claims process, and protect the vehicle from further damage in the event of theft. The policy outlines the insured's responsibilities under the uninsured motor vehicle property damage coverage, including timely reporting and allowing inspections. Coverage is valid in the U.S., its territories, and Canada, with specific conditions for newly acquired vehicles and changes to the policy requiring official documentation. Premiums are due at the start of the policy period, and the policy will renew upon payment unless a nonrenewal notice is issued. Cancellation can be initiated by the insured with advance notice, while the insurer may cancel under specific conditions, returning unearned premiums on a pro-rata basis.

Legal actions against the insurer can only be initiated after full compliance with the policy's provisions, with specific time limits for filing claims related to liability, medical payments, and physical damage coverages. The policy is governed by Ohio law, with certain provisions subject to Illinois law, and interest on amounts due is set at a simple rate of 5 percent per annum. The insurer reserves the right to collect and retain information related to claims and may disclose this information as necessary for business functions or regulatory compliance. Overall, the policy establishes a detailed framework for automobile insurance, outlining the rights and responsibilities of both the insurer and the insured.