

The State Farm® Personal Car Policy for Florida, identified as Policy Form 9810C, establishes comprehensive terms and conditions for automobile insurance coverage. It includes various coverage types such as Liability Coverage for Bodily Injury and Property Damage, No-Fault Coverage, Medical Payments Coverage, and Uninsured Motor Vehicle Coverage, with specific definitions, limits, and exclusions for each. Liability coverage encompasses supplementary payments and non-duplication clauses, while exclusions detail circumstances where coverage does not apply, such as intentional harm or vehicles used for business purposes. The insured is required to notify State Farm of any accidents, losses, claims, or lawsuits and must cooperate during the claims process, including providing necessary documentation and protecting the covered vehicle from further damage.

Coverage is geographically limited, with specific provisions for newly acquired vehicles and limited coverage in Mexico. The policy outlines premium payment conditions, renewal, cancellation, and nonrenewal, emphasizing that coverage is contingent upon timely premium payments and accurate information regarding the insured's driving history and vehicle usage. The policy defines key terms, including "Resident Relative," "Temporary Substitute Car," and "Uninsured Motor Vehicle," and specifies that the insurer will pay compensatory damages for bodily injury and property damage caused by accidents involving covered vehicles.

The No-Fault Coverage provides benefits for medical expenses, income loss, replacement services loss, and death benefits resulting from motor vehicle accidents, with specific limits and conditions for coverage. Medical expenses are covered at 80% if initial care is received from specified providers within 14 days of the accident, and a deductible applies to certain benefits. The policy also outlines procedures for submitting claims, including a 15-day window for submitting revised claims and a non-duplication clause for benefits already covered by other sources.

Exclusions to coverage include injuries to pedestrians not residing in Florida, injuries to named

insureds or relatives in vehicles not insured under the policy, and injuries resulting from the insured's own conduct. Medical Payments Coverage is available for medical expenses incurred due to bodily injury from a motor vehicle accident, with specific conditions for reimbursement and limits based on emergency medical conditions. The policy also includes provisions for physical damage coverages, such as Comprehensive and Collision, detailing deductibles, coverage for transportation expenses, and supplementary payments for towing and storage.

The policy specifies conditions for cancellation, including notice requirements and the return of unearned premiums on a pro-rata basis. It also outlines the obligations of the insured, including timely communication and compliance with legal requirements to maintain coverage. The insurer retains rights regarding claim information and may disclose necessary information for processing claims. Mediation and arbitration options are available for disputes, and legal action against the insurer must be initiated within five years of the accident or loss. The policy is governed by Florida law, with certain provisions subject to Illinois law, and includes a severability clause to ensure enforceability of remaining provisions if any are deemed invalid.