

The State Farm® Car Policy for Maine, identified as Policy Form 9819B, delineates the terms and conditions of automobile insurance coverage, encompassing various sections such as definitions, liability coverage, medical payments coverage, uninsured motor vehicle coverage, physical damage coverages, and additional coverages for death, dismemberment, and loss of sight. Coverage is contingent upon the payment of premiums and the accuracy of statements made by the insured regarding vehicle ownership and driving history. Liability coverage, if indicated on the Declarations Page, protects the insured and resident relatives for damages due to bodily injury or property damage resulting from the use of the insured vehicle, newly acquired vehicles, trailers, and non-owned or temporary substitute cars. The policy specifies supplementary payments, limits of liability, and exclusions, including a nonduplication clause for damages covered under other policies. Medical payments coverage is available for medical expenses incurred due to bodily injury, with defined limits and exclusions. Uninsured motor vehicle coverage details the process for determining fault and settlement amounts, while physical damage coverages include comprehensive and collision coverage, with specified limits and exclusions.

The insured has obligations such as timely notification of accidents or claims, cooperation with the insurer, and compliance with other specified duties. Key definitions clarify terms like "newly acquired car" and "temporary substitute car." The policy outlines premium payment conditions, renewal, cancellation, and the consequences of fraud or concealment. The insurer retains rights to recover payments and specifies legal actions against the insurer. Medical payments coverage extends to expenses incurred by the insured and resident relatives while occupying the insured vehicle or related vehicles, covering reasonable medical costs and funeral expenses up to \$3,000. Exclusions include injuries while occupying vehicles rented or leased to others and injuries resulting from war or nuclear incidents.

Uninsured motor vehicle coverage applies to compensatory damages for bodily injury from an uninsured vehicle, requiring the insured to inform the insurer of any settlement offers. The policy

outlines the process for determining fault and damages, with coverage limits specified on the Declarations Page. Physical damage coverages include comprehensive and collision coverage, emergency road service, and car rental expenses, with applicable deductibles. Exclusions include losses from voluntary relinquishment of possession and vehicles used for hire. The policy also provides death, dismemberment, and loss of sight coverage, contingent upon the insured being a pedestrian or occupant at the time of the accident.

Loss of earnings coverage applies if indicated on the Declarations Page, compensating for loss of weekly earnings due to total disability from a motor vehicle accident, with specific exclusions. The insured must notify the insurer of any changes affecting the premium and comply with claims processing requirements. Coverage applies to accidents in the U.S. and Canada, with limited coverage in Mexico under specific conditions. The policy includes provisions for cancellation and non-renewal, with unearned premiums returned upon cancellation. The insurer's obligations remain intact despite the insured's bankruptcy or insolvency, and coverage is void if false statements are made. Legal actions against the insurer must comply with policy provisions and are subject to specific time limits.

The policy is governed by the laws of Maine, with certain provisions governed by Illinois if issued by State Farm Mutual Automobile Insurance Company. The document also includes an amendatory endorsement effective August 7, 2019, detailing the subrogation process and reimbursement obligations related to medical payments coverage. The insured must assist in recovery efforts and reimburse the insurer if they recover from another party after a payment has been made. All other provisions of the policy remain unchanged and applicable.