

The new State Farm Personal Car Policy replaces the previous Car Policy 9836A with Policy 9836C, introducing a multicar format that allows for the insurance of multiple vehicles. Key changes include updated definitions, such as "spouse" and "resident relative," and revisions to the term "temporary substitute car," which now includes vehicles replacing newly acquired cars. Exclusions have been added, notably that there is no coverage for vehicles used in personal vehicle sharing or similar programs under various coverages. Liability coverage now extends to all named insureds when using a vehicle owned or provided by an employer to a household member, with supplementary payments for lost wages during arbitration or trial increased to \$250 per day. Uninsured Motor Vehicle Coverage now insures all occupants of listed vehicles, but excludes coverage for bodily injury from firearms or nuclear incidents. Physical Damage Coverages have been updated to include a Daily Transportation Charge and reimbursement for commercial transportation expenses. Additionally, veterinary expenses for pets injured in covered losses are now covered up to \$1,000 per animal. General terms have been revised to clarify out-of-state coverage requirements and policy notice delivery methods. A new Vehicle Exclusion Endorsement may be attached for vehicles with suspended coverages. This summary does not alter the terms of the policy and is not a contractual statement. For further details, policyholders are encouraged to consult their policy booklet or contact their agent.