

The State Farm® Personal Car Policy for Arkansas (Policy Form 9804C) delineates the coverage terms and conditions for the insured, encompassing various coverage types such as Liability Coverage, Medical Payments Coverage, Uninsured Motor Vehicle Coverage, Underinsured Motor Vehicle Coverage, and Physical Damage Coverages. Liability Coverage is activated when a premium is indicated under "Coverage Symbol A" in the Declarations, providing coverage for damages the insured is legally obligated to pay due to bodily injury or property damage from accidents involving covered vehicles. The term "Insured" includes the named insured, resident relatives, and others using the insured vehicles with consent, with coverage extending to newly acquired and temporary substitute vehicles under specific conditions. Exclusions include vehicles used for business, intentional bodily injury, and injuries to the insured or their relatives, among others. The insured must notify the insurer of accidents, cooperate during investigations, and fulfill specific duties under various coverage types.

The policy outlines premium payment requirements, renewal, cancellation, and nonrenewal conditions, emphasizing that coverage is contingent upon the truthfulness of statements made by the insured regarding their driving history and vehicle usage. It includes provisions for financial responsibility certification and limited coverage in Mexico. The insurer retains the right to investigate, negotiate, and settle claims, as well as to defend the insured in lawsuits, with supplementary payments covering attorney fees and court costs. Coverage limits for liability are specified in the declarations, detailing maximum payouts for bodily injury and property damage.

Medical Payments Coverage, Death, Dismemberment and Loss of Sight Coverage, and Total Disability Coverage are also included, with specific definitions and conditions for each. Medical Payments Coverage pays for reasonable medical expenses resulting from a motor vehicle accident, while Total Disability Coverage provides weekly indemnity based on the insured's income. Exclusions for these coverages include injuries occurring while occupying vehicles owned by the insured and injuries covered by workers' compensation.

Uninsured Motor Vehicle Coverage is available if a premium is indicated, covering compensatory damages for bodily injury caused by uninsured vehicles, with specific exclusions and conditions for settlements. Underinsured Motor Vehicle Coverage applies under similar conditions, requiring that all available liability limits be exhausted before compensatory damages are paid. The policy also details physical damage coverages, including Comprehensive and Collision Coverage, with deductibles and specific limits for various vehicle types.

The policy stipulates that if multiple coverages apply to the same loss, only the one providing the highest payment will be honored. Coverage for creditor interests is included, with specific conditions for termination and non-renewal. The insured has duties to promptly notify the insurer of any accidents and cooperate in claims processes. Coverage applies to accidents occurring during the policy period, valid in the U.S. and Canada, with provisions for minimum coverage in other states as required by law.

Premiums are due at the start of the policy period, with renewal premiums based on current rates and coverage. The policyholder can cancel the policy with advance notice, while State Farm may cancel it under specified conditions. Legal actions against State Farm can only occur after full compliance with policy provisions, and the policy adheres to the Arkansas Motor Vehicle Safety Responsibility Act, with disputes governed by Arkansas law. The policy emphasizes the importance of accurate information and the insurer's rights to recover payments made under the policy through subrogation.