

The State Farm® Personal Car Policy Booklet for Utah (Policy Form 9844C) delineates the terms and conditions of the insurance coverage provided, encompassing various types of coverage such as Liability Coverage, No-Fault Coverage, Uninsured Motor Vehicle Bodily Injury Coverage, Underinsured Motor Vehicle Coverage, Uninsured Motor Vehicle Property Damage Coverage, and Physical Damage Coverages. Each coverage type is defined with specific insuring agreements, limits, and exclusions. Liability Coverage applies if a premium is indicated under "Coverage Symbol A" in the Declarations, covering the insured and resident relatives for the ownership, maintenance, or use of specified vehicles, with exclusions for certain vehicle uses and circumstances that may void coverage. The insured's duties include notifying the insurer of accidents or losses, cooperating with claims processes, and fulfilling obligations related to various coverages. Premium payment conditions, renewal, cancellation, and nonrenewal are specified, emphasizing that coverage is contingent upon the truthfulness of statements made by the insured regarding their driving history and vehicle usage. Newly acquired cars are temporarily covered until formally added to the policy, and supplementary payments and limits on coverage are outlined, along with the insurer's rights to recover payments made under the policy.

Liability coverage extends to damages the insured is legally liable to pay due to bodily injury or property damage from an accident involving a covered vehicle, excluding the United States and its agencies. The insurer retains the right to investigate, negotiate, and settle claims, and to defend insured parties in lawsuits. Supplementary payments include attorney fees, court costs, and other expenses incurred during legal proceedings, with specific conditions on reporting these costs. Liability coverage limits are detailed in the Declarations, with exclusions for intentional bodily injury, obligations under workers' compensation laws, and injuries from vehicles rented or leased to others. If multiple liability coverages apply to the same accident, the highest applicable limit will be used for payment.

The No-Fault Coverage provides personal injury protection benefits for bodily injuries sustained

while occupying the insured vehicle or as a pedestrian in an accident involving the vehicle. Personal Injury Protection Benefits include medical benefits, disability benefits, funeral benefits, and survivor's benefits, with the insurer agreeing to pay benefits in accordance with Utah law. Exclusions include injuries sustained while occupying a vehicle not designated as "your car," injuries from felonies, and injuries from specific vehicles like motorcycles. The policy specifies limits on benefits and outlines arbitration procedures for disputes regarding benefits.

Uninsured Motor Vehicle Bodily Injury Coverage applies if a premium is indicated under "Coverage Symbol U," covering the policyholder, their dependent minor children, resident relatives, and others occupying the insured vehicle. The policy defines "uninsured motor vehicle" and specifies that compensatory damages for bodily injury are payable if the insured is legally entitled to recover from the owner or driver of an uninsured vehicle. The insured must notify the insurer of any settlement offers and obtain written consent before accepting them. Exclusions include settling without written consent and injuries resulting from specific circumstances.

Underinsured Motor Vehicle Coverage is available if a premium is indicated, with compensatory damages payable only after exhausting all available limits from other applicable policies. The policy outlines coverage for bodily injury sustained while occupying a motor vehicle owned by the insured or their relatives, with exclusions for injuries resulting from various circumstances, including the discharge of a firearm and injuries occurring while occupying vehicles used for hire.

Physical damage coverages include Comprehensive Coverage, Collision Coverage, Emergency Road Service Coverage, and Car Rental and Travel Expenses Coverage, with deductibles specified for each type. The policy defines "loss" and outlines the procedures for determining the actual cash value of a covered vehicle in case of disagreement. Exclusions include coverage for vehicles intentionally damaged or used for hire, and losses due to theft or embezzlement by an insured.

The policy also provides Death, Dismemberment, and Loss of Sight Coverage, with benefits payable upon the insured's death or qualifying injuries from an accident. Exclusions include incidents occurring while employed in a car business or while occupying vehicles primarily designed for off-road use.

The insured's duties include promptly notifying the insurer of any accident or loss, cooperating during claims processing, and submitting to examinations under oath if required. The policy emphasizes the importance of timely communication and cooperation from the insured to facilitate the claims process. Coverage applies to accidents occurring during the specified policy period, valid in the United States, its territories, Canada, and during the shipping of covered vehicles, but not in Mexico. The policy requires the insured to cooperate with the insurer and outlines conditions for newly acquired vehicles, premium payments, and cancellation procedures. Legal action against the insurer can only be initiated after full compliance with the policy provisions, with specific timeframes for different types of coverage. The policy is governed by Utah law, with provisions for the insurer's right to collect and use claim-related information in compliance with applicable laws.