

The Personal Auto Policy from South Carolina Farm Bureau Mutual Insurance Company or Southern Farm Bureau Casualty Insurance Company provides a comprehensive framework of coverages, conditions, and obligations for policyholders. The policy is initiated with a Declarations page that specifies the policy period, insured details, covered vehicles, and insurance amounts. Membership in the Farm Bureau Federation is required for both purchasing and renewing the policy, and failure to maintain this membership may lead to cancellation or non-renewal. The policy includes liability coverage for bodily injury and property damage arising from the ownership, maintenance, or use of the insured vehicle, along with supplementary payments for legal expenses, bail bonds, and first aid costs. Coverage extends to non-owned and temporary substitute vehicles under certain conditions, and newly acquired vehicles are covered for 30 days if the insurer is notified and premiums are paid. Exclusions include vehicles used for business purposes, unauthorized use, and those involved in felonies.

Uninsured and underinsured motorist coverage is provided, with specific limits and exclusions, while medical payments coverage is available for injuries to the insured and passengers, subject to defined limits. Physical damage coverage includes comprehensive and collision options, with specific conditions for claims. The policy outlines the insured's obligations, such as immediate notice of accidents, cooperation in claims investigations, and timely premium payments. It also details conditions for termination, renewal, and claims handling, emphasizing the importance of compliance with membership and premium payment requirements to maintain coverage. The coverage territory is limited to the United States, its territories, Canada, and Puerto Rico.

The policy does not provide Medical Payments, personal injury protection, or similar no-fault coverage beyond specified limits and complies with financial responsibility laws only to the extent of its liability limits. Exclusions include bodily injury or property damage from intentional acts, damage to property owned or rented by the insured, and injuries to employees during employment, with exceptions for domestic employees. Coverage is also excluded for incidents involving unauthorized

vehicle use, commercial use beyond required limits, and certain governmental operations.

Liability limits are specified in the Declarations page, with separate limits for bodily injury and property damage, and the policy prohibits stacking limits across multiple policies or vehicles. Uninsured and underinsured motorist coverage compensates for damages from accidents involving uninsured or underinsured vehicles, with limits detailed for both bodily injury and property damage. Payments under these coverages will be reduced by amounts received from other sources, such as workers' compensation.

Medical payments coverage is limited to a maximum amount specified in the Declarations for each covered person injured in an auto accident, with stipulations regarding recovery under Workers' Compensation laws. The policy requires notification to the insurer within six months of an accident and cooperation in claims investigations. Physical damage coverage includes comprehensive and collision options, with exclusions for losses due to unpaid premiums and commercial use without permission. The limits of liability for physical damage are based on the actual cash value of the vehicle at the time of loss.

In the event of a loss, if other insurance is applicable, the insurer will only pay a proportional share based on coverage amounts. The policy includes general conditions that must be adhered to for coverage to apply, such as prohibiting property abandonment and requiring prompt reporting of changes in risk exposure. Policyholders must comply with specific duties after a loss, including notifying law enforcement for certain incidents and cooperating with the insurer in claims processes. The insurer retains the right to recover payments made under the policy if the insured has a right to recover damages from another party.

The policy period and premium payments are defined, with renewal contingent upon timely premium payment. A grace period allows for continued coverage if the renewal premium is paid within 15

days of the due date. The policy may be canceled under specific conditions, including non-payment of premiums or changes in the insured's driving status. Non-renewal notices will be sent at least 15 days before the policy period ends, and automatic termination occurs if the renewal offer is not accepted. The policy also stipulates that obtaining other insurance on the covered auto will terminate this policy's coverage for that vehicle.

The policyholder, as a member of the South Carolina Farm Bureau Mutual Insurance Company, has voting rights and may participate in the return of unused premiums as determined by the Board of Directors. The policy is nonassessable, meaning the policyholder is not subject to contingent liabilities. The Loss Payable Endorsement specifies conditions for Comprehensive and Collision Coverage when a lienholder is named, ensuring that loss or damage will be payable to the lienholder regardless of the insured's actions, except for specific exclusions. A statutory statement emphasizes that no new policy or premium notice for motor vehicle liability insurance can be issued without a notice regarding uninsured motorist coverage, which may automatically increase to match liability limits if not otherwise rejected.