

The State Farm® Personal Car Policy for Illinois (Policy Form 9813C) delineates the coverage terms and conditions for the insured, encompassing various coverage types such as Liability Coverage, Medical Payments Coverage, Uninsured Motor Vehicle Coverage (Bodily Injury and Property Damage), Underinsured Motor Vehicle Coverage, and Physical Damage Coverages. Each coverage type is defined with specific insuring agreements, limits, and exclusions. Liability Coverage applies when a premium is indicated under "Coverage Symbol A" in the Declarations, covering the insured and resident relatives for vehicle ownership, maintenance, or use, including newly acquired and non-owned vehicles. Exclusions specify circumstances where coverage does not apply, such as intentional bodily injury or damages from vehicles rented to others. The insured has duties to notify State Farm of accidents, cooperate in investigations, and fulfill responsibilities related to claims. Premium payment is essential for coverage, with conditions for newly acquired vehicles and the truthfulness of statements made by the insured regarding driving history and vehicle usage emphasized.

Liability coverage includes damages for bodily injury and property damage from accidents involving specified vehicles, provided the insured has permission to use the vehicle. The insurer retains rights to investigate and settle claims, with supplementary payments covering attorney fees and court costs. Coverage limits for liability are detailed in the declarations, and a non-duplication clause prevents payment for damages already covered under other State Farm policies. Medical Payments Coverage is available for medical and funeral expenses resulting from accidents, with specific conditions for coverage and exclusions for certain situations, such as injuries while using rental vehicles.

Uninsured Motor Vehicle Coverage compensates for bodily injury from accidents involving uninsured vehicles, with the insured required to inform the insurer of settlement offers and obtain consent before accepting them. Disputes regarding fault and damages are resolved through arbitration, and coverage limits are specified in the declarations. Property damage from uninsured vehicles is also

covered, with a deductible and exclusions similar to those for bodily injury. Underinsured Motor Vehicle Coverage provides compensatory damages for injuries from underinsured vehicles, requiring the insured to notify the insurer of settlement offers and comply with policy terms.

Physical damage coverages include Comprehensive and Collision Coverage, with deductibles varying by vehicle type. The policy defines "Covered Vehicle" and outlines loss settlement procedures, including the insurer's right to settle by paying for repairs or the actual cash value of the vehicle. Exclusions for physical damage coverages include intentional damage and losses due to wear and tear. The policy also covers towing, storage, and debris cleanup for non-drivable vehicles, with payment options for comprehensive and collision claims specified.

The policyholder has obligations to report thefts, allow inspections, and provide necessary documentation for claims. Coverage applies during the specified policy period in the U.S. and Canada, with specific conditions for driving in Mexico. Premiums are due at the start of the policy period, and the policyholder must inform the insurer of any changes affecting the premium. Provisions regarding premium adjustments, renewal, and cancellation are outlined, including notice requirements for nonrenewal and cancellation by either party. The policy prohibits assignment of benefits without approval and states that bankruptcy does not relieve the insurer of obligations. Legal action against the insurer must comply with policy provisions and be initiated within specified timeframes. Illinois law governs the policy, and if any provision is invalid, the remaining provisions remain enforceable. The insurer retains rights to collect claim-related information in compliance with applicable laws.