

The State Farm® Business Car Policy for Virginia, Policy Form 9646C, delineates the coverage terms and conditions for named insureds as specified in the Declarations. It includes Liability Coverage, which is activated upon premium payment under "Coverage Symbol A," covering damages the insured is legally liable to pay for bodily injury and property damage resulting from accidents involving a covered vehicle. The Insured encompasses the named insured, any authorized user of the vehicle, and the owner of a trailer attached to it. Coverage extends to newly acquired and temporary substitute vehicles under certain conditions. The policy specifies limits for Liability Coverage, with different amounts for bodily injury and property damage, and states that the maximum payout is confined to the amounts shown in the Declarations, irrespective of the number of claims or vehicles involved. Exclusions include intentional acts, obligations under workers' compensation laws, damages related to towed equipment, and injuries occurring while a vehicle is parked as a business premise, among others.

Physical Damage Coverages include comprehensive and collision coverage, with specific deductibles and limits for loss settlement. The policyholder must notify State Farm of accidents or losses and cooperate with claims processes. Coverage applies in the U.S., its territories, and Canada, with limited coverage in Mexico. The policy outlines conditions for renewal, nonrenewal, and cancellation, including implications of bankruptcy or fraud. Premium payment obligations are specified, and the policy emphasizes the necessity of accurate vehicle ownership information.

Supplementary payments under Liability Coverage include attorney fees, court costs, and certain expenses incurred during legal proceedings. The policy also details various coverage types, including Emergency Road Service and Car Rental and Travel Expenses, with specific limits and deductibles. For financed vehicles, coverage extends to the creditor's interest, and the insured must promptly notify the insurer of any accidents or losses. The insured is required to cooperate with the insurer in legal matters and must not make payments or assume obligations without authorization.

The policy stipulates that coverage applies to accidents occurring during the policy period, defined as successive six-month periods starting at 12:01 AM Standard Time at the address listed in the Declarations. Changes to the policy can only be made through official documentation from the insurer. Premiums are due at the start of the policy period, with renewal premiums based on current rates. The policy will automatically renew unless a nonrenewal notice is provided, and the insured can cancel the policy with advance notice. Cancellation conditions specify that if the premium is unpaid, cancellation takes effect at least 15 days after notice, while other cancellations require at least 45 days' notice.

Upon cancellation, the premium will be earned on a pro-rata basis, and any unearned premium will be returned within a reasonable time. The policy prohibits assignment of benefits without the insurer's approval, and bankruptcy does not relieve the insurer of its obligations. Legal action against the insurer requires compliance with policy provisions and can only be initiated after liability has been determined. The insurer retains subrogation rights and may deliver documents electronically with the insured's consent. Overall, the policy establishes a comprehensive framework for coverage, obligations, and exclusions, ensuring clarity for the insured regarding their rights and responsibilities under the agreement.