

The new State Farm Business Car Policy (9615C) replaces the previous State Farm Car Policy (9815A) for vehicles rated for commercial use, allowing for the insurance of multiple vehicles under one policy. Key changes include the removal of certain agreements regarding driver's license status and vehicle usage, and revisions to definitions such as "Car," "Resident Relative," and "Temporary Substitute Car." The definition of "Insured" has been updated to clarify coverage for spouses and resident relatives, and exclusions have been modified, including the removal of exclusions for liability assumed under insured contracts signed before an accident and for renting or leasing to others. Coverage for damage to property in the care of an insured has been specified, and the policy now excludes coverage for nuclear accidents and situations involving transportation network companies. Medical Payments Coverage has also seen changes, including the deletion of exclusions related to renting or leasing. The policy includes new endorsements, such as "Other Car Coverage for Named Persons," which provides liability and medical payments coverage for named individuals and their family members while using other vehicles. Additionally, the "Professional Services Exclusion" endorsement excludes liability for damages arising from professional services. The policy emphasizes that legal action related to uninsured and underinsured motor vehicle coverages must be initiated within two years of an accident. The summary serves as a general overview of changes and does not alter the terms of the policy itself. For further details, policyholders are encouraged to refer to their new Declarations and the Business Car Policy Booklet.