

The new State Farm® Business Car Policy (9644C) replaces the previous State Farm Car Policy (9844A) for vehicles rated for commercial use, allowing for multicar coverage. 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 policy now includes coverage for trailers under specific conditions and clarifies that "You or Your" no longer encompasses the spouse of the named insured unless a specific endorsement is attached. Liability coverage definitions have been updated, particularly regarding who qualifies as an insured, 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.

No-fault coverage has been expanded to include certain situations involving trailers, while exclusions for uninsured and underinsured motor vehicle coverage have been clarified, particularly concerning drivers logged into transportation network companies. Physical damage coverages have also seen changes, including an extension of the period for transportation expenses and the addition of a deductible for uninsured motor vehicle property damage coverage.

New endorsements have been introduced, such as the "Other Car Coverage for Named Persons," which provides liability and no-fault coverage for named individuals and their family members while using other vehicles. The "Professional Services Exclusion" specifically excludes liability for damages related to professional services, and the "Liability Coverage for Property of Passengers" offers coverage for passenger property under certain conditions.

This summary serves as a general overview of the changes and does not alter the terms of the policy, which remain defined in the official policy booklet and declarations. For further details or questions, policyholders are encouraged to contact their State Farm agent.