This endorsement is a part of the policy. Except for the changes this endorsement makes, all other provisions of the policy remain the same and apply to this endorsement.

1. **THIS POLICY**
   
   Item 5. is changed to read:

   *Your* purchase of this policy may allow:

   a. *you* to purchase or obtain certain coverages, coverage options, coverage deductibles, coverage limits, or coverage terms on other products from the *State Farm Companies*, subject to their applicable eligibility rules; or

   b. the premium or price for other products or services purchased by *you*, including non-insurance products or services, to vary. Such other products or services must be provided by the *State Farm Companies* or by an organization that has entered into an agreement or contract with the *State Farm Companies*. The *State Farm Companies* do not warrant the merchantability, fitness, or quality of any product or service offered or provided by that organization.

2. **LIABILITY COVERAGE**

   **Insuring Agreement** and **Supplementary Payments** are replaced by the following:

   **Insuring Agreement**

   1. *We* will pay damages an *insured* becomes legally liable to pay because of:

      a. *bodily injury* to others; and

      b. *damage to property*

      caused by an accident that involves a vehicle for which that *insured* is provided Liability Coverage by this policy.

   2. *We* have the right to:

      a. investigate, negotiate, and settle any claim or lawsuit;

      b. defend an *insured* in any claim or lawsuit, with attorneys chosen by *us*; and

      c. appeal any award or legal decision for damages payable under this policy’s Liability Coverage.

   **Supplementary Payments**

   *We* will pay, in addition to the damages described in the **Insuring Agreement** of this policy’s Liability Coverage, those items listed below that result from such accident:

   1. Attorney fees for attorneys chosen by *us* to defend an *insured* who is sued for such damages. *We* have no duty to pay attorney fees incurred after we deposit in court or pay the amount due under the **Insuring Agreement** of this policy’s Liability Coverage;

   2. Court costs awarded by the court against an *insured* and resulting from that part of the lawsuit:

      a. that seeks damages payable under this policy’s Liability Coverage; and

      b. against which we defend an *insured* with attorneys chosen by *us*. 
We have no duty to pay court costs incurred after we deposit in court or pay the amount due under the Insuring Agreement of this policy’s Liability Coverage;

3. Interest the insured is legally liable to pay on damages payable under the Insuring Agreement of this policy’s Liability Coverage:
   a. before a judgment, but only the interest on the lesser of:
      (1) that part of the damages we pay; or
      (2) this policy’s applicable Liability Coverage limit; and
   b. after a judgment.

We have no duty to pay interest that accrues after we deposit in court, pay, or offer to pay, the amount due under the Insuring Agreement of this policy’s Liability Coverage. We also have no duty to pay interest that accrues on any damages paid or payable by a party other than the insured or us;

4. Premiums for bonds, provided by a company chosen by us, required to appeal a decision in a lawsuit against an insured. We have no duty to:
   a. pay for any bond with a face amount that exceeds this policy’s applicable Liability Coverage limit;
   b. furnish or apply for any bonds; or
   c. pay premiums for bonds purchased after we deposit in court, pay, or offer to pay, the amount due under the Insuring Agreement of this policy’s Liability Coverage; and

5. The following costs and expenses if related to and incurred after a lawsuit has been filed against an insured:
   a. Loss of wages or salary, but not other income, up to $200 for each day an insured attends, at our request:
      (1) an arbitration;  
      (2) a mediation; or 
      (3) a trial of a lawsuit; and
   b. Reasonable expenses incurred by an insured at our request other than loss of wages, salary, or other income.

The amount of any of the costs or expenses listed above that are incurred by an insured must be reported to us before we will pay such incurred costs or expenses.

3. GENERAL TERMS

The following is added to 5. Premium:

   d. The premium for this policy may vary based upon:
      (1) the purchase of other products or services from the State Farm Companies;
      (2) the purchase of products or services from an organization that has entered into an agreement or contract with the State Farm Companies. The State Farm Companies do not warrant the merchantability, fitness, or quality of any product or service offered or provided by that organization; or
(3) an agreement, concerning the insurance provided by this policy, that the State Farm Companies has with an organization of which you are a member, employee, subscriber, licensee, or franchisee.