Please read the policy carefully. If there is an accident, contact your State Farm agent or one of our Claim Offices at once. (See “INSURED’S DUTIES” in this policy booklet.)
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THIS POLICY

1. This policy consists of:
   a. the most recently issued Declarations Page;
   b. the policy booklet version shown on that Declarations Page; and
   c. any endorsements that apply, including those listed on that Declarations Page as well as those issued in connection with any subsequent renewal of this policy.

2. This policy contains all of the agreements between all named insureds who are shown on the Declarations Page and all applicants and:
   a. us; and
   b. any of our agents.

3. We agree to provide insurance according to the terms of this policy:
   a. based on payment of premium for the coverages chosen; and
   b. unless otherwise stated in “EXCEPTIONS, POLICY BOOKLET, & ENDORSEMENTS” on the Declarations Page, in reliance on the following statements:

4. All named insureds shown on the Declarations Page and all applicants agree by acceptance of this policy that:
   a. the statements in 3.b. above are made by such named insured or applicant and are true; and
   b. we provide this insurance on the basis those statements are true.

5. Your purchase of this policy may allow you to purchase certain coverages, coverage options, coverage deductibles, coverage limits, or coverage terms on other policies from the State Farm Companies, subject to their applicable eligibility rules.

DEFINITIONS

We define certain words and phrases below for use throughout the policy. Each coverage includes additional definitions only for use with that coverage. These definitions apply to the singular, plural, possessive, and any other form of these words and phrases. Defined words and phrases are printed in boldface italics.

Bodily Injury means bodily injury to a person and sickness, disease, or death that results from it.

Fungi means any type or form of fungus or fungi and includes:
1. Mold;
2. Mildew; and
3. Any of the following that are produced or released by fungi:
   a. Mycotoxins;
   b. Spores;
   c. Scents; or
   d. Byproducts.

Newly Acquired Recreational Vehicle means a recreational vehicle of the same type as your recreational vehicle newly owned by you. A recreational vehicle ceases to be a newly acquired recreational vehicle on the earlier of:
1. the effective date and time of a policy, including any binder, issued by us or any other company that describes the recreational vehicle as an insured vehicle; or
2. the end of the 30th calendar day immediately following the date the recreational vehicle is delivered to you.

If a newly acquired recreational vehicle is not otherwise afforded physical damage coverage by this or any other policy, then this policy will provide Physical Damage Coverage for that newly acquired recreational vehicle, subject to a deductible of $500. Any coverage provided as a result of this paragraph will apply only until the end of the 5th calendar day immediately following the date the newly acquired recreational vehicle is delivered to you.
Non-Owned Recreational Vehicle means a recreational vehicle of the same type as your recreational vehicle that is in the lawful possession of you or any resident relative and that neither:

1. is owned by:
   a. you;
   b. any resident relative;
   c. any other person who resides primarily in your household; or
   d. an employer of any person described in a., b., or c. above; nor

2. has been operated by, rented by, or in the possession of:
   a. you; or
   b. any resident relative

   during any part of each of the 31 or more consecutive days immediately prior to the date of the accident or loss.

Occupying means in, on, entering, or exiting.

Our means the Company issuing this policy as shown on the Declarations Page.

Owned By means:
1. owned by;
2. registered to; or
3. leased, if the lease is written for a period of 31 or more consecutive days to.

Pedestrian means a person who is not occupying:
1. a motorized vehicle; or
2. a vehicle designed to be pulled by a motorized vehicle.

Person means a human being.

Recreational Vehicle means:
1. a motorized all terrain vehicle, amphibious vehicle, dune buggy, golfmobile, snowmobile, trail bike, or minibike; or
2. a travel trailer or camping trailer.

Recreational Vehicle Business means a business or job where the purpose is to sell, lease, rent, repair, service, modify, transport, store, or park motor vehicles, or any type of trailer, cutter, or sled.

Resident Relative means a person, other than you, who resides primarily with the first person shown as a named insured on the Declarations Page and who is:

1. related to that named insured or his or her spouse by blood, marriage, or adoption, including an unmarried and unemancipated child of either who is away at school and otherwise maintains his or her primary residence with that named insured; or

2. a ward or a foster child of that named insured, his or her spouse, or a person described in 1. above.

State Farm Companies means one or more of the following:
1. State Farm Mutual Automobile Insurance Company;
2. State Farm Fire and Casualty Company; and
3. Subsidiaries or affiliates of either 1. or 2. above.

Trailer means a trailer, cutter, or sled designed to be pulled by a recreational vehicle of the same type as your recreational vehicle.

Us means the Company issuing this policy as shown on the Declarations Page.

We means the Company issuing this policy as shown on the Declarations Page.

You or Your means the named insured or named insureds shown on the Declarations Page. If a named insured shown on the Declarations Page is a person, then “you” or “your” includes the spouse of the first person listed as a named insured if the spouse resides primarily with that named insured.

Your Recreational Vehicle means the recreational vehicle shown under “YOUR RECREATIONAL VEHICLE” on the Declarations Page. Your Recreational Vehicle does not include a vehicle that you no longer own or lease.

If you ask us to replace the recreational vehicle shown on the Declarations Page with a recreational vehicle newly owned by you, then the recreational vehicle being replaced will continue to be considered your recreational vehicle until the earliest of:

1. the end of the 30th calendar day immediately following the date the recreational vehicle newly owned by you is delivered to you;
2. the date this policy is no longer in force; or
3. the date you no longer own or lease the recreational vehicle being replaced.
LIABILITY COVERAGE

This policy provides Liability Coverage if “A” is shown under “SYMBOLS” on the Declarations Page.

Additional Definition

**Insured** means:

1. **you** and resident relatives for:
   a. the ownership, maintenance, or use of:
      (1) your recreational vehicle;
      (2) a newly acquired recreational vehicle; or
      (3) a trailer; and
   b. the maintenance or use of a non-owned recreational vehicle;

2. the first **person** shown as a named insured on the Declarations Page and that named insured’s spouse who resides primarily with that named insured for the maintenance or use of a recreational vehicle of the same type as your recreational vehicle that is owned by, or furnished by an employer to, a **person** who resides primarily in your household, but only if such recreational vehicle is neither owned by, nor furnished by an employer to, the first **person** shown as a named insured on the Declarations Page or that **person**’s spouse;

3. any other **person** for his or her use of:
   a. your recreational vehicle;
   b. a newly acquired recreational vehicle; or
   c. a trailer while attached to a recreational vehicle described in a. or b. above.

Such vehicle must be used within the scope of your consent; and

4. any other **person** or organization vicariously liable for the use of a vehicle by an **insured** as defined in 1., 2., or 3. above, but only for such vicarious liability. This provision applies only if the vehicle is neither owned by, nor hired by, that other **person** or organization.

**Insured** does not include the United States of America or any of its agencies.

**Insuring Agreement**

1. **We** will pay:
   a. damages an **insured** becomes legally liable to pay because of:
      (1) bodily injury to others; and
      (2) damage to property
      caused by an accident that involves a vehicle for which that **insured** is provided Liability Coverage by this policy;
   b. attorney fees for attorneys chosen by **us** to defend an **insured** who is sued for such damages; and
   c. court costs charged to an **insured** and resulting from that part of a lawsuit:
      (1) that seeks damages payable under this policy’s Liability Coverage; and
      (2) against which **we** defend an **insured** with attorneys chosen by **us**.

   **We** have no duty to pay attorney fees and court costs incurred after **we** deposit in court or pay the amount due under this policy’s Liability Coverage.

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, fees, and costs described in the **Insuring Agreement** above, the interest, premiums, costs and expenses listed below that result from such accident:

1. Interest on damages owed by the **insured** that accrues:
   a. before a judgment, where owed by law, but only on that part of the judgment **we** pay; and
   b. after a judgment. **We** will not pay interest on damages paid or payable by a party other than the **insured** or **us**.

   **We** have no duty to pay interest that accrues after **we** deposit in court, pay, or offer to pay, the amount due under this policy’s Liability Coverage;

2. 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 bonds that exceed 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 this policy’s Liability Coverage; and
3. 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.

Limits
The Liability Coverage limits for bodily injury are shown on the Declarations Page under “Liability Coverage – Bodily Injury Limits – Each Person, Each Accident.”

The limit shown under “Each Person” is the most we will pay for all damages resulting from bodily injury to any one person injured in any one accident, including all damages sustained by other persons as a result of that bodily injury. The limit shown under “Each Accident” is the most we will pay, subject to the limit for “Each Person”, for all damages resulting from bodily injury to two or more persons injured in the same accident.

The Liability Coverage limit for damage to property is shown on the Declarations Page under “Liability Coverage – Property Damage Limit – Each Accident.” The limit shown is the most we will pay for all damages resulting from damage to property in any one accident.

These Liability Coverage limits are the most we will pay regardless of the number of:
1. insureds;
2. claims made;
3. vehicles insured; or
4. vehicles involved in the accident.

Nonduplication
We will not pay any damages or expenses under Liability Coverage:
1. that have already been paid as expenses under Medical Payments Coverage of any policy issued by the State Farm Companies to you or any resident relative; or
2. that have already been paid under Uninsured Motor Vehicle Coverage or Underinsured Motor Vehicle Coverage of any policy issued by the State Farm Companies to you or any resident relative.

Exclusions
There is no coverage for an insured:
1. Who intentionally causes bodily injury or damage to property;
2. For bodily injury to:
   a. you;
   b. resident relatives; and
   c. any other person who both resides primarily with an insured and who:
      (1) is related to that insured by blood, marriage, or adoption; or
      (2) is a ward or foster child of that insured;
3. Or for that insured’s insurer for any obligation under any type of workers’ compensation, disability, or similar law;
4. For bodily injury to that insured’s employee which arises out of that employee’s employment. This exclusion does not apply to that insured’s household employee who is neither covered, nor required to be covered, under workers’ compensation insurance;
5. For bodily injury to that insured’s fellow employee while the fellow employee is in the course and scope of his or her employment. This exclusion does not apply to you and resident relatives who are legally liable for bodily injury to fellow employees;
6. For damages arising out of the ownership, maintenance, or use of a vehicle while it is rented to or leased to others by an insured;
7. For damages arising out of the ownership, maintenance, or use of a vehicle while it is being used to carry persons for a charge;
8. While maintaining or using a vehicle in connection with that insured’s employment in or engagement of any kind in a recreational vehicle business. This exclusion does not apply to:
   a. you;
   b. any resident relative; or
c. your agents, employees, or business partners
while maintaining or using your recreational vehicle, a newly acquired recreational vehicle, or a trailer owned by you;

9. WHILE MAINTAINING OR USING ANY VEHICLE OTHER THAN YOUR RECREATIONAL VEHICLE, A NEWLY ACQUIRED RECREATIONAL VEHICLE, OR A TRAILER IN ANY BUSINESS OR OCCUPATION OTHER THAN A RECREATIONAL VEHICLE BUSINESS;

10. FOR DAMAGE TO PROPERTY WHILE IT IS:
   a. OWNED BY;
   b. RENTED TO;
   c. USED BY;
   d. IN THE CARE OF; OR
   e. TRANSPORTED BY
   YOU, A RESIDENT RELATIVE, OR THE PERSON WHO IS LEGALLY LIABLE FOR THE DAMAGE. This exclusion does not apply to damage to a:
   a. motor vehicle owned by the employer of you or any resident relative if such damage is caused by an insured while operating another motor vehicle;
   b. residence while rented to or leased to an insured; or
   c. private garage while rented to or leased to an insured;

11. FOR LIABILITY ASSUMED UNDER ANY CONTRACT OR AGREEMENT;

12. FOR ANY ORDER OF RESTITUTION ISSUED BY A COURT IN A CRIMINAL PROCEEDING OR EQUITABLE ACTION;

13. WHILE USING A TRAILER WITH A RECREATIONAL VEHICLE IF THAT INSURED IS NOT PROVIDED LIABILITY COVERAGE BY THIS POLICY FOR THE USE OF THAT RECREATIONAL VEHICLE;

14. FOR THE OWNERSHIP, MAINTENANCE, OR USE OF ANY VEHICLE WHILE IT IS:
   a. BEING PREPARED FOR, USED IN PRACTICE FOR, OR OPERATED IN ANY RACING CONTEST, SPEED CONTEST, HILL-CLIMBING CONTEST, JUMPING CONTEST, OR ANY SIMILAR CONTEST; OR
   b. ON A TRACK DESIGNED PRIMARILY FOR RACING OR HIGH-SPEED DRIVING. This exclusion (14.b.) does not apply if the vehicle is being used in connection with an activity other than racing, high-speed driving, or any type of competitive driving; OR

15. WHO IS AN EMPLOYEE OF THE UNITED STATES OF AMERICA OR ANY OF ITS AGENCIES, IF THE PROVISIONS OF THE FEDERAL TORT CLAIMS ACT APPLY.

If Other Liability Coverage Applies
1. If Liability Coverage provided by this policy and one or more other Recreational Vehicle Policies issued to you or any resident relative by the State Farm Companies apply to the same accident, then:
   a. the Liability Coverage limits of such policies will not be added together to determine the most that may be paid; and
   b. the maximum amount that may be paid from all such policies combined is the single highest applicable limit provided by any one of the policies. We may choose one or more policies from which to make payment.

2. The Liability Coverage provided by this policy applies as primary coverage for the ownership, maintenance, or use of your recreational vehicle or a trailer attached to it.
   a. If:
      (1) this is the only Recreational Vehicle Policy issued to you or any resident relative by the State Farm Companies that provides Liability Coverage which applies to the accident as primary coverage; and
      (2) liability coverage provided by one or more sources other than the State Farm Companies also applies as primary coverage for the same accident,
      then we will pay the proportion of damages payable as primary that our applicable limit bears to the sum of our applicable limit and the limits of all other liability coverage that apply as primary coverage.
   b. If:
      (1) more than one Recreational Vehicle Policy issued to you or any resident relative by the State Farm Companies provides Liability Coverage which applies to the accident as primary coverage; and
      (2) liability coverage provided by one or more sources other than the State Farm Companies also applies as primary coverage for the same accident,
then the State Farm Companies will pay the proportion of damages payable as primary that the maximum amount that may be paid by the State Farm Companies as determined in 1. above bears to the sum of such amount and the limits of all other liability coverage that apply as primary coverage.

3. Except as provided in 2. above, the Liability Coverage provided by this policy applies as excess coverage.
   a. If:
      (1) this is the only Recreational Vehicle Policy issued to you or any resident relative by the State Farm Companies that provides Liability Coverage which applies to the accident as excess coverage; and
      (2) liability coverage provided by one or more sources other than the State Farm Companies also applies as excess coverage for the same accident, then we will pay the proportion of damages payable as excess that our applicable limit bears to the sum of our applicable limit and the limits of all other liability coverage that apply as excess coverage.
   b. If:
      (1) more than one Recreational Vehicle Policy issued to you or any resident relative by the State Farm Companies provides Liability Coverage which applies to the accident as excess coverage; and
      (2) liability coverage provided by one or more sources other than the State Farm Companies also applies as excess coverage for the same accident, then the State Farm Companies will pay the proportion of damages payable as excess that the maximum amount that may be paid by the State Farm Companies as determined in 1. above bears to the sum of such amount and the limits of all other liability coverage that apply as excess coverage.

Required Out-of-State Liability Coverage

If:
1. an insured is in another state of the United States of America, a territory or possession of the United States of America, the District of Columbia, or any province or territory of Canada, and as a nonresident becomes subject to its motor vehicle compulsory insurance law, financial responsibility law, or similar law; and
2. this policy does not provide at least the minimum liability coverage required by such law for such nonresident, then this policy will be interpreted to provide the minimum liability coverage required by such law.

This provision does not apply to liability coverage required by law for any type of motor vehicle other than a recreational vehicle.

Financial Responsibility Certification

When this policy is certified under any law as proof of future financial responsibility, and while required during the policy period, this policy will comply with such law to the extent required.

MEDICAL PAYMENTS COVERAGE

This policy provides Medical Payments Coverage if “C” is shown under “SYMBOLS” on the Declarations Page.

Additional Definitions

Insured means:

1. you and resident relatives:
   a. while occupying:
      (1) your recreational vehicle;
      (2) a newly acquired recreational vehicle;
      (3) a non-owned recreational vehicle; or
      (4) a trailer while attached to a recreational vehicle described in (1), (2), or (3) above; or
   b. if struck as a pedestrian by a recreational vehicle or any type of trailer while being pulled by, or designed to be pulled by, a recreational vehicle, and
   2. any other person while occupying:
      a. your recreational vehicle;
      b. a newly acquired recreational vehicle; or
      c. a trailer while attached to a recreational vehicle described in a. or b. above.

Such vehicle must be used within the scope of your consent.

Medical Expenses mean reasonable expenses for medical services.
**Medical Services** mean treatments, procedures, products, and other services that are:
1. necessary to achieve maximum medical improvement for the bodily injury;
2. rendered by a healthcare provider:
   a. who is licensed as a healthcare provider if a license is required by law; and
   b. within the legally authorized scope of that healthcare provider’s practice;
3. commonly and customarily recognized throughout the medical profession and within the United States of America as appropriate for the treatment of the bodily injury;
4. primarily designed to serve a medical purpose;
5. not experimental; and
6. not for research purposes.

**Reasonable Expenses** mean the lowest of any one of the following charges:
1. The usual and customary fees charged by a majority of healthcare providers who provide similar medical services in the geographical area in which the charges were incurred;
2. The fee specified in any fee schedule:
   a. applicable to medical payments coverage, no-fault coverage, or personal injury protection coverage included in motor vehicle liability policies issued in the state where medical services are provided; and
   b. as prescribed or authorized by the law of the state where medical services are provided;
3. The fees agreed to by both the insured’s healthcare provider and us; or
4. The fees agreed upon between the insured’s healthcare provider and a third party when we have a contract with such third party.

**Insuring Agreement**
We will pay:
1. medical expenses incurred because of bodily injury that is sustained by an insured and caused by a motor vehicle accident if:
   a. that insured is first provided medical services within one year immediately following the date of the accident; and
   b. such medical expenses are for medical services that are provided within three years immediately following the date of the accident; and
2. funeral expenses incurred for an insured who dies within three years immediately following the date of a motor vehicle accident if the death is a direct result of bodily injury sustained in such accident.

**Determining Medical Expenses**
We have the right to:
1. obtain and use:
   a. utilization reviews;
   b. peer reviews; and
   c. medical bill reviews
to determine if the incurred charges are medical expenses.
2. use a medical examination of the insured to determine if:
   a. the bodily injury was caused by a motor vehicle accident; and
   b. the expenses incurred are medical expenses;
3. enter into a contract with a third party that has an agreement with the insured’s healthcare provider to charge fees as determined by that agreement.

**Limit**
The Medical Payments Coverage limit is shown on the Declarations Page under "Medical Payments Coverage – Limit – Each Person”. This limit is the most we will pay for the medical expenses and funeral expenses combined, incurred by or on behalf of any one insured as a result of any one accident, regardless of the number of:
1. insureds;
2. claims made;
3. vehicles insured; or
4. vehicles involved in the accident.
Subject to the limit shown on the Declarations Page, the most we will pay for funeral expenses incurred for any one insured is $3,000.

**Nonduplication**
We will not pay any medical expenses or funeral expenses under Medical Payments Coverage that have already been paid as damages:
1. under Liability Coverage, Uninsured Motor Vehicle Coverage, or Underinsured Motor Vehicle Coverage of any policy issued by the State Farm Companies to you or any resident relative; or
2. by or on behalf of a party who is legally liable for the insured’s bodily injury.

**Exclusions**
THERE IS NO COVERAGE FOR AN INSURED:
1. WHO IS STRUCK AS A PEDESTRIAN BY A MOTOR VEHICLE, OWNED BY THAT INSURED OR YOU, IF IT IS NOT YOUR
RECREATIONAL VEHICLE OR A NEWLY ACQUIRED RECREATIONAL VEHICLE;

2. IF ANY WORKERS' COMPENSATION LAW OR ANY SIMILAR LAW APPLIES TO THAT INSURED'S BODILY INJURY;

3. WHO IS OCCUPYING A VEHICLE WHILE IT IS RENTED TO OR LEASED TO OTHERS BY AN INSURED;

4. WHO IS OCCUPYING A VEHICLE WHILE IT IS BEING USED TO CARRY PERSONS FOR A CHARGE;

5. WHILE MAINTAINING OR USING A VEHICLE IN CONNECTION WITH THAT INSURED'S EMPLOYMENT IN OR ENGAGEMENT OF ANY KIND IN A RECREATIONAL VEHICLE BUSINESS. This exclusion does not apply to:
   a. you;
   b. any resident relative; or
   c. your agents, employees, or business partners
while maintaining or using your recreational vehicle, a newly acquired recreational vehicle, or a trailer owned by you;

6. WHILE MAINTAINING OR USING A NON-OWNED RECREATIONAL VEHICLE IN ANY BUSINESS OR OCCUPATION OTHER THAN A RECREATIONAL VEHICLE BUSINESS;

7. WHO IS EITHER OCCUPYING OR STRUCK AS A PEDESTRIAN BY A VEHICLE, TRAILER, CUTTER, OR SLED THAT IS LOCATED FOR USE AS A DWELLING OR OTHER PREMISES;

8. WHOSE BODILY INJURY RESULTS FROM WAR OF ANY KIND;

9. WHOSE BODILY INJURY RESULTS FROM:
   a. NUCLEAR REACTION;
   b. RADIATION OR RADIOACTIVE CONTAMINATION FROM ANY SOURCE; OR
   c. THE ACCIDENTAL OR INTENTIONAL DETONATION OF, OR RELEASE OF RADIATION FROM, ANY NUCLEAR OR RADIOACTIVE DEVICE;

10. WHOSE BODILY INJURY RESULTS FROM THE DISCHARGE OF A FIREARM;

11. WHOSE BODILY INJURY RESULTS FROM EXPOSURE TO FUNGI;

12. WHO IS OCCUPYING A VEHICLE WHILE IT IS:
   a. BEING PREPARED FOR, USED IN PRACTICE FOR, OR OPERATED IN ANY RACING CONTEST, SPEED CONTEST,
   b. ON A TRACK DESIGNED PRIMARILY FOR RACING OR HIGH-SPEED DRIVING. This exclusion (12.b.) does not apply if the vehicle is being used in connection with an activity other than racing, high-speed driving, or any type of competitive driving.

If Other Medical Payments Coverage or Similar Vehicle Insurance Applies

1. An insured shall not recover for the same medical expenses or funeral expenses under both this coverage and other medical payments coverage or similar vehicle insurance.

2. If Medical Payments Coverage provided by this policy and one or more other vehicle policies issued to you or any resident relative by the State Farm Companies apply to the same bodily injury, then:
   a. the Medical Payments Coverage limits of such policies shall not be added together to determine the most that may be paid; and
   b. the maximum amount that may be paid from all such policies combined is the single highest applicable limit provided by any one of the policies. We may choose one or more policies from which to make payment.

3. The Medical Payments Coverage provided by this policy applies as primary coverage for an insured who sustains bodily injury while occupying your recreational vehicle or a trailer attached to it.
   a. If:
      (1) this is the only vehicle policy issued to you or any resident relative by the State Farm Companies that provides Medical Payments Coverage or other similar vehicle insurance which applies to the accident as primary coverage; and
      (2) medical payments coverage or other similar vehicle insurance provided by one or more sources other than the State Farm Companies also applies as primary coverage for the same accident,
   then we will pay the proportion of medical expenses and funeral expenses payable as primary that our applicable limit bears to the sum of our applicable limit and the limits of all other medical payments coverage or similar vehicle insurance that apply as primary coverage.
b. If:
(1) more than one vehicle policy issued to you or any resident relative by the State Farm Companies provides Medical Payments Coverage or other similar vehicle insurance which applies to the accident as primary coverage; and
(2) medical payments coverage or other similar vehicle insurance provided by one or more sources other than the State Farm Companies also applies as primary coverage for the same accident,
then the State Farm Companies will pay the proportion of medical expenses and funeral expenses payable as primary that the maximum amount that may be paid by the State Farm Companies as determined in 2. above bears to the sum of such amount and the limits of all other medical payments coverage or similar vehicle insurance that apply as primary coverage.

4. Except as provided in 3. above, the Medical Payments Coverage provided by this policy applies as excess coverage.

a. If:
(1) this is the only vehicle policy issued to you or any resident relative by the State Farm Companies that provides Medical Payments Coverage or other similar vehicle insurance which applies to the accident as excess coverage; and
(2) medical payments coverage or other similar vehicle insurance provided by one or more sources other than the State Farm Companies also applies as excess coverage for the same accident,
then we will pay the proportion of medical expenses and funeral expenses payable as excess that our applicable limit bears to the sum of our applicable limit and the limits of all other medical payments coverage or similar vehicle insurance that apply as excess coverage.

b. If:
(1) more than one vehicle policy issued to you or any resident relative by the State Farm Companies provides Medical Payments Coverage or other similar vehicle insurance which applies to the accident as excess coverage; and
(2) medical payments coverage or other similar vehicle insurance provided by one or more sources other than the State Farm Companies also applies as excess coverage for the same accident,
then the State Farm Companies will pay the proportion of medical expenses and funeral expenses payable as excess that the maximum amount that may be paid by the State Farm Companies as determined in 2. above bears to the sum of such amount and the limits of all other medical payments coverage or similar vehicle insurance that apply as excess coverage.

Our Payment Options
We may, at our option, make payment to one or more of the following:
1. The insured;
2. The insured’s surviving spouse;
3. A parent or guardian of the insured, if the insured is a minor or an incompetent person;
4. A person authorized by law to receive such payment; or
5. Any person or organization that provides the medical services or funeral services.

UNINSURED MOTOR VEHICLE COVERAGE

This policy provides Uninsured Motor Vehicle Coverage if “U” is shown under “SYMBOLS” on the Declarations Page.

Additional Definitions
Insured means:
1. you and resident relatives:
   a. while occupying:
      (1) your recreational vehicle;

b. if struck as a pedestrian by a recreational vehicle that qualifies as an uninsured motor vehicle;
   2. the first person shown as a named insured on the Declarations Page and that named insured’s spouse who resides primarily with that named insured while occupying a recreational vehicle
of the same type as your recreational vehicle that is owned by; or furnished by an employer to, a person who resides primarily in your household, but only if such recreational vehicle is neither owned by, nor furnished by an employer to, the first person shown as a named insured on the Declarations Page or that person’s spouse;

3. any other person while occupying:
   a. your recreational vehicle; or
   b. a newly acquired recreational vehicle.

Such vehicle must be used within the scope of your consent. Such other person occupying a vehicle used to carry persons for a charge is not an insured; and

4. any person entitled to recover compensatory damages as a result of bodily injury to an insured as defined in 1., 2., or 3. above.

Uninsured Motor Vehicle means a land motor vehicle:
1. the ownership, maintenance, and use of which is:
   a. not insured or bonded for bodily injury liability at the time of the accident; or
   b. insured or bonded for bodily injury liability at the time of the accident; but
      (1) the limits are less than required by the financial responsibility act of Missouri; or
      (2) the insuring company:
          (a) denies that its policy provides liability coverage for compensatory damages that result from the accident; or
          (b) is or becomes insolvent; or
   2. the owner and driver of which remain unknown and which causes bodily injury to the insured.

Uninsured Motor Vehicle does not include a land motor vehicle:
1. whose ownership, maintenance, or use is provided Liability Coverage by this policy;
2. owned by, rented to, or operated by a self-insurer under any motor vehicle financial responsibility law, any motor carrier law, or any similar law; or
3. while located for use as a dwelling or other premises.

Insuring Agreement
We will pay compensatory damages for bodily injury an insured is legally entitled to recover from the owner or driver of an uninsured motor vehicle. The bodily injury must be:
1. sustained by an insured; and
2. caused by an accident that involves the operation, maintenance, or use of an uninsured motor vehicle as a motor vehicle.

Notice of Tentative Settlement

1. The insured must:
   a. inform us in writing of a tentative settlement, if any, proposed by or on behalf of the owner or driver of the uninsured motor vehicle; and
   b. give us a reasonable period of time to make a substitute payment to the insured in an amount equal to such tentative settlement offer.

2. If a substitute payment is made by us, then:
   a. such payment shall be considered a payment made by or on behalf of the owner or driver of the uninsured motor vehicle; and
   b. any recovery from or on behalf of the owner or driver of the uninsured motor vehicle shall first be used to repay us the amount of the substitute payment.

The decision to make a substitute payment can only be made by us. A substitute payment to an insured does not reduce or increase the limits of coverage otherwise available to that insured under this coverage or any other coverage of this policy.

3. If we elect to not make a substitute payment within a reasonable period of time, then the acceptance of the tentative settlement by the insured shall not be considered to have prejudiced us with respect to our rights of subrogation or reimbursement as to the owner or driver of the uninsured motor vehicle.

Deciding Fault and Amount

1. The insured and we must agree to the answers to the following two questions:
   (1) Is the insured legally entitled to recover compensatory damages from the owner or driver of the uninsured motor vehicle?
   (2) If the insured and we agree that the answer to 1.a.(1) above is yes, then what is the amount of the compensatory damages that the insured is legally entitled to recover from the owner or driver of the uninsured motor vehicle?

2. If there is no agreement on the answer to either question in 1.a. above, then the insured shall:
   (1) file a lawsuit, in a state or federal court that has jurisdiction, against:
       (a) us; and
       (b) any other party or parties, including the owner or driver of the uninsured motor vehicle, who may
still be legally liable for the insured’s damages;
(2) consent to a jury trial if requested by us;
(3) agree that we may contest the issues of liability and the amount of damages; and
(4) secure a judgment in that action. The judgment must be the final result of an actual trial and an appeal, if an appeal is taken.

2. We are not bound by any:
   a. judgment obtained without our written consent; and
   b. default judgment against any person or organization other than us.

3. Regardless of the amount of any award, including any judgment or default judgment, we are not obligated to pay any amount in excess of the available limits under this coverage of this policy.

Limits
1. The Uninsured Motor Vehicle Coverage limits are shown on the Declarations Page under “Uninsured Motor Vehicle Coverage – Bodily Injury Limits – Each Person, Each Accident”.

2. The limit shown under “Each Person” is the most we will pay for all damages resulting from bodily injury to any one insured injured in any one accident, including all damages sustained by other insureds as a result of that bodily injury. The limit shown under “Each Accident” is the most we will pay, subject to the limit for “Each Person”, for all damages resulting from bodily injury to two or more insureds injured in the same accident.

3. These Uninsured Motor Vehicle Coverage limits are the most we will pay regardless of the number of:
   a. insureds;
   b. claims made;
   c. vehicles insured; or
   d. vehicles involved in the accident.

4. These Uninsured Motor Vehicle Coverage limits will not be reduced by any amount paid or payable to or for the insured under Medical Payments Coverage of this policy or any workers compensation law, disability benefits law, or similar law.

Nonduplication
We will not pay under Uninsured Motor Vehicle Coverage any damages that have already been paid to or for the insured:
1. by or on behalf of any person or organization who is or may be held legally liable for the bodily injury to the insured;
2. for bodily injury under Liability Coverage of any policy issued by the State Farm Companies to you or any resident relative; or
3. that have already been paid as expenses under Medical Payments Coverage of this policy, the medical payments coverage of any other policy, or other similar vehicle insurance.

Exclusions
THERE IS NO COVERAGE:
1. FOR AN INSURED WHO, WITHOUT OUR WRITTEN CONSENT, SETTLES WITH ANY PERSON OR ORGANIZATION WHO MAY BE LIABLE FOR THE BODILY INJURY AND THEREBY IMPAIRS OUR RIGHT TO RECOVER OUR PAYMENTS;
2. FOR AN INSURED WHOSE BODILY INJURY RESULTS FROM THE DISCHARGE OF A FIREARM;
3. TO THE EXTENT IT BENEFITS:
   a. ANY WORKERS’ COMPENSATION OR DISABILITY BENEFITS INSURANCE COMPANY;
   b. A SELF-INSURER UNDER ANY WORKERS’ COMPENSATION LAW, DISABILITY BENEFITS LAW, OR SIMILAR LAW; OR
   c. ANY GOVERNMENT OR ANY OF ITS POLITICAL SUBDIVISIONS OR AGENCIES;
4. FOR PUNITIVE OR EXEMPLARY DAMAGES; OR
5. FOR ANY ORDER OF RESTITUTION ISSUED BY A COURT IN A CRIMINAL PROCEEDING OR EQUITABLE ACTION.

If Other Uninsured Motor Vehicle Coverage Applies
1. If Uninsured Motor Vehicle Coverage provided by this policy and one or more other vehicle policies issued to you or any resident relative by the State Farm Companies apply to the same bodily injury sustained by a person other than you or any resident relative, then:
   a. the Uninsured Motor Vehicle Coverage limits of such policies will not be added together to determine the most that may be paid; and
b. the maximum amount that may be paid from all such policies combined is the single highest applicable limit provided by any one of the policies. We may choose one or more policies from which to make payment.

2. If the Uninsured Motor Vehicle Coverage provided by this policy and uninsured motor vehicle coverage provided by one or more other sources applies for the same accident, then we will pay the proportion of damages that our applicable limit bears to the sum of our applicable limit and the limits of all other applicable uninsured motor vehicle coverage.

Our Payment Options
We may, at our option, make payment to one or more of the following:

1. the insured;
2. the insured's surviving spouse;
3. a parent or guardian of the insured, if the insured is a minor or an incompetent person; or
4. a person authorized by law to receive such payment.

UNDERINSURED MOTOR VEHICLE COVERAGE

This policy provides Underinsured Motor Vehicle Coverage if “W” is shown under “SYMBOLS” on the Declarations Page.

Additional Definitions

**Insured** means:

1. **you** and resident relatives:
   a. while occupying:
      (1) your recreational vehicle;
      (2) a newly acquired recreational vehicle; or
      (3) a non-owned recreational vehicle; or
   b. if struck as a pedestrian by a recreational vehicle that qualifies as an underinsured motor vehicle;
2. the first person shown as a named insured on the Declarations Page and that named insured’s spouse who resides primarily with that named insured while occupying a recreational vehicle of the same type as your recreational vehicle that is owned by, or furnished by an employer to, a person who resides primarily in your household, but only if such recreational vehicle is neither owned by, nor furnished by an employer to, the first person shown as a named insured on the Declarations Page or that person’s spouse;
3. any other person while occupying:
   a. your recreational vehicle; or
   b. a newly acquired recreational vehicle.
   Such vehicle must be used within the scope of your consent. Such other person occupying a vehicle used to carry persons for a charge is not an insured; and
4. any person entitled to recover compensatory damages as a result of bodily injury to an insured as defined in 1., 2., or 3. above.

**Underinsured Motor Vehicle** means a land motor vehicle:

1. the ownership, maintenance, and use of which is either:
   a. insured or bonded for bodily injury liability at the time of the accident; or
   b. self-insured under any motor vehicle financial responsibility law, any motor carrier law, or any similar law; and
2. for which the total limits of insurance, bonds, and self-insurance for bodily injury liability from all sources:
   a. are less than the amount of the insured’s damages; or
   b. have been reduced by payments to persons other than the insured to less than the amount of the insured’s damages.

**Underinsured Motor Vehicle** does not include a land motor vehicle:

1. whose ownership, maintenance, or use is provided Liability Coverage by this policy;
2. owned by, rented to, or furnished or available for the regular use of you;
3. owned by or rented to any government or any of its political subdivisions or agencies;
4. while located for use as a dwelling or other premises; or
5. defined as an uninsured motor vehicle under Uninsured Motor Vehicle Coverage of this policy.

**Insuring Agreement**

We will pay compensatory damages for bodily injury an insured is legally entitled to recover from
the owner or driver of an underinsured motor vehicle. The bodily injury must be:
1. sustained by an insured; and
2. caused by an accident that involves the operation, maintenance, or use of an underinsured motor vehicle as a motor vehicle.

We will pay only if the full amount of all available limits of all bodily injury liability bonds, policies, and self-insurance plans that apply to the insured’s bodily injury have been used up by payment of judgments or settlements, or have been offered to the insured in writing.

Notice of Tentative Settlement
1. The insured must:
   a. inform us in writing of a tentative settlement, if any, proposed by or on behalf of the owner or driver of the underinsured motor vehicle; and
   b. give us a reasonable period of time to make a substitute payment to the insured in an amount equal to such tentative settlement offer.
2. If a substitute payment is made by us, then:
   a. such payment shall be considered a payment made by or on behalf of the owner or driver of the underinsured motor vehicle; and
   b. any recovery from or on behalf of the owner or driver of the underinsured motor vehicle shall first be used to repay us the amount of the substitute payment.

The decision to make a substitute payment can only be made by us. A substitute payment to an insured does not reduce or increase the limits of coverage otherwise available to that insured under this coverage of this policy.

3. If we elect to not make a substitute payment within a reasonable period of time, then the acceptance of the tentative settlement by the insured shall not be considered to have prejudiced us with respect to our rights of subrogation or reimbursement as to the owner or driver of the underinsured motor vehicle.

Deciding Fault and Amount
1. a. The insured and we must agree to the answers to the following two questions:
   (1) Is the insured legally entitled to recover compensatory damages from the owner or driver of the underinsured motor vehicle?
   (2) If the insured and we agree that the answer to 1.a.(1) above is yes, then what is the amount of the compensatory damages that the insured is legally entitled to recover from the owner or driver of the underinsured motor vehicle?
   b. If there is no agreement on the answer to either question in 1.a. above, then the insured shall:
      (1) file a lawsuit, in a state or federal court that has jurisdiction, against:
         (a) us; and
         (b) any other party or parties, including the owner or driver of the underinsured motor vehicle, who may still be legally liable for the insured’s damages;
      (2) consent to a jury trial if requested by us;
      (3) agree that we may contest the issues of liability and the amount of damages; and
      (4) secure a judgment in that action. The judgment must be the final result of an actual trial and an appeal, if an appeal is taken.
2. We are not bound by any:
   a. judgment obtained without our written consent; and
   b. default judgment against any person or organization other than us.
3. Regardless of the amount of any award, including any judgment or default judgment, we are not obligated to pay any amount in excess of the available limits under this coverage of this policy.

Limits
1. The Underinsured Motor Vehicle Coverage limits are shown on the Declarations Page under “Underinsured Motor Vehicle Coverage – Bodily Injury Limits – Each Person, Each Accident”.
   a. The most we will pay for all damages resulting from bodily injury to any one insured injured in any one accident, including all damages sustained by other insureds as a result of that bodily injury is the lesser of:
      (1) the amount of all damages resulting from that bodily injury reduced by the sum of all payments for damages resulting from that bodily injury made by or on behalf of any person or organization who is or may be held legally liable for that bodily injury; or
b. Subject to a. above, the most we will pay for all damages resulting from bodily injury to two or more insureds injured in the same accident is the limit shown under “Each Accident” reduced by the sum of all payments for bodily injury made to all insureds by or on behalf of any person or organization who is or may be held legally liable for the bodily injury.

2. These Underinsured Motor Vehicle Coverage limits are the most we will pay regardless of the number of:
   a. insureds;
   b. claims made;
   c. vehicles insured; or
   d. vehicles involved in the accident.

Nonduplication
We will not pay under Underinsured Motor Vehicle Coverage any damages:
1. that have already been paid to or for the insured:
   a. by or on behalf of any person or organization who is or may be held legally liable for the bodily injury to the insured; or
   b. for bodily injury under Liability Coverage of any policy issued by the State Farm Companies to you or any resident relative;

2. that:
   a. have already been paid;
   b. could have been paid; or
   c. could be paid
   to or for the insured under any workers’ compensation law, disability benefits law, or similar law; or
3. that have already been paid as expenses under Medical Payments Coverage of this policy, the medical payments coverage of any other policy, or other similar vehicle insurance.

Exclusions
THERE IS NO COVERAGE:
1. FOR AN INSURED WHO, WITHOUT OUR WRITTEN CONSENT, SETTLES WITH ANY PERSON OR ORGANIZATION WHO MAY BE LIABLE FOR THE BODILY INJURY AND THEREBY IMPAIRS OUR RIGHT TO RECOVER OUR PAYMENTS;
2. FOR AN INSURED WHO SUSTAINS BODILY INJURY THROUGH BEING STRUCK BY A RECREATIONAL VEHICLE OWNED BY ANY RESIDENT RELATIVE.

This exclusion does not apply to the first person shown as a named insured on the Declarations Page and that named insured’s spouse who resides primarily with that named insured, through being struck by a recreational vehicle not owned by one or both of them;

3. FOR AN INSURED WHOSE BODILY INJURY RESULTS FROM THE DISCHARGE OF A FIREARM;

4. TO THE EXTENT IT BENEFITS:
   a. ANY WORKERS’ COMPENSATION OR DISABILITY BENEFITS INSURANCE COMPANY;
   b. A SELF-INSURER UNDER ANY WORKERS’ COMPENSATION LAW, DISABILITY BENEFITS LAW, OR SIMILAR LAW; OR
   c. ANY GOVERNMENTAL BODY OR AGENCY;

5. FOR PUNITIVE OR EXEMPLARY DAMAGES; OR

6. FOR ANY ORDER OF RESTITUTION ISSUED BY A COURT IN A CRIMINAL PROCEEDING OR EQUITABLE ACTION.

If Other Underinsured Motor Vehicle Coverage Applies
1. If Underinsured Motor Vehicle Coverage provided by this policy and one or more other vehicle policies issued to you or any resident relative by the State Farm Companies apply to the same bodily injury, then:
   a. the Underinsured Motor Vehicle Coverage limits of such policies will not be added together to determine the most that may be paid; and
   b. the maximum amount that may be paid from all such policies combined is the single highest applicable limit provided by any one of the policies. We may choose one or more policies from which to make payment.

2. The Underinsured Motor Vehicle Coverage provided by this policy applies as primary coverage for an insured who sustains bodily injury while occupying your recreational vehicle.
   a. If:
      (1) this is the only vehicle policy issued to you or any resident relative by the State Farm Companies that provides Underinsured Motor Vehicle Coverage which applies to the accident as primary coverage; and
(2) underinsured motor vehicle coverage provided by one or more sources other than the State Farm Companies also applies as primary coverage for the same accident, then we will pay the proportion of damages payable as primary that our applicable limit bears to the sum of our applicable limit and the limits of all other underinsured motor vehicle coverage that apply as primary coverage.

b. If:

(1) more than one vehicle policy issued to you or any resident relative by the State Farm Companies provides Underinsured Motor Vehicle Coverage which applies to the accident as primary coverage; and

(2) underinsured motor vehicle coverage provided by one or more sources other than the State Farm Companies also applies as primary coverage for the same accident, then the State Farm Companies will pay the proportion of damages payable as primary that the maximum amount that may be paid by the State Farm Companies as determined in 1. above bears to the sum of such amount and the limits of all other underinsured motor vehicle coverage that apply as primary coverage.

3. Except as provided in 2. above, the Underinsured Motor Vehicle Coverage provided by this policy applies as excess coverage.

a. If:

(1) this is the only vehicle policy issued to you or any resident relative by the State Farm Companies that provides Underinsured Motor Vehicle Coverage which applies to the accident as excess coverage; and

(2) underinsured motor vehicle coverage provided by one or more sources other than the State Farm Companies also applies as excess coverage for the same accident, then we will pay the proportion of damages payable as excess that our applicable limit bears to the sum of our applicable limit and the limits of all other underinsured motor vehicle coverage that apply as excess coverage.

b. If:

(1) more than one vehicle policy issued to you or any resident relative by the State Farm Companies provides Underinsured Motor Vehicle Coverage which applies to the accident as excess coverage; and

(2) underinsured motor vehicle coverage provided by one or more sources other than the State Farm Companies also applies as excess coverage for the same accident, then the State Farm Companies will pay the proportion of damages payable as excess that the maximum amount that may be paid by the State Farm Companies as determined in 1. above bears to the sum of such amount and the limits of all other underinsured motor vehicle coverage that apply as excess coverage.

Our Payment Options
We may, at our option, make payment to one or more of the following:

1. The insured;
2. The insured's surviving spouse;
3. A parent or guardian of the insured, if the insured is a minor or an incompetent person; or
4. A person authorized by law to receive such payment.

PHYSICAL DAMAGE COVERAGE

This policy provides Physical Damage Coverage if “L” is shown under “SYMBOLS” on the Declarations Page. The deductible that applies is shown on the Declarations Page.

Additional Definitions

Covered Vehicle means:

1. your recreational vehicle;
2. a newly acquired recreational vehicle; and
3. any type of trailer, cutter, or sled shown on the Declarations Page;

including its parts and its equipment that are securely fixed as a permanent part of the vehicle and are common to the use of the vehicle as a vehicle.

Insured means you and resident relatives.
Loss means:
1. direct, sudden, and accidental damage to; or
2. total or partial theft of

a covered vehicle. Loss does not include any redu-
duction in the value of any covered vehicle after it
has been repaired, as compared to its value before it
was damaged.

Insuring Agreement

We will pay for loss to a covered vehicle.

If the covered vehicle is a camping trailer, a travel
trailer, or a trailer designed specifically to carry a
recreational vehicle, then we will pay the fair cost
incurred, up to $100 for any one occurrence, by an
insured for:
1. up to one hour of labor to repair the trailer at
the place of its breakdown;
2. towing the trailer to the nearest repair facility
where necessary repairs can be made;
3. towing the trailer out of a location where it is
stuck if it is on or immediately next to a public
road; and
4. delivery of tire for the trailer. We do not pay the
cost of the tire.

Supplementary Payments

1. We will pay up to $250 for reasonable ex-
penses incurred to tow the covered vehicle im-
mediately after the loss:
   a. for a reasonable distance from the location of
the loss to any one repair facility chosen by
an insured or the owner of the covered vehi-
cle, if the covered vehicle is not drivable; or
   b. to any one repair facility or commercial stor-
age facility, neither of which was chosen by
an insured or the owner of the covered vehi-
cle. We will also pay up to $250 for rea-
sonable expenses incurred to tow the
covered vehicle for a reasonable distance
from this facility to any one repair facility
chosen by an insured or the owner of the
covered vehicle, if the covered vehicle is
not drivable;
2. We will pay up to $250 for reasonable ex-
penses incurred to store the covered vehicle, if
it is not drivable immediately after the loss, at:
   a. any one repair facility or commercial stor-
age facility, neither of which was chosen
by an insured or the owner of the covered vehi-
cle; and
   b. any one repair facility chosen by the owner of
the covered vehicle, and we determine
such vehicle is a total loss.

If the owner of the covered vehicle consents, then we may move the covered vehicle at our
expense to reduce storage costs. If the owner
of the covered vehicle does not consent, then we will pay only the storage costs that would
have resulted if we had moved the damaged
covered vehicle; and
3. We will pay up to $250 for reasonable ex-
penses incurred to clean up debris from the
covered vehicle at the location of the loss.

Limits and Loss Settlement

We have the right to choose to settle with you or the
owner of the covered vehicle in one of the follow-
ing ways:

1. Pay the cost to repair the covered vehicle minus any applicable deductible.
   a. We have the right to choose one of the fol-
loowing to determine the cost to repair the
covered vehicle:
      (1) The cost agreed to by both the owner of
the covered vehicle and us; or
      (2) A bid or repair estimate approved by us.
   b. The cost to repair the covered vehicle does
not include any reduction in the value of the
covered vehicle after it has been re-
paired, as compared to its value before it
was damaged.
   c. If the repair or replacement of a part re-
results in betterment of that part, then you or
the owner of the covered vehicle must pay
for the amount of the betterment;
2. Pay the actual cash value of the covered vehi-
cle minus any applicable deductible.
   a. The owner of the covered vehicle and we
must agree upon the actual cash value of the
covered vehicle. If there is disagreement as
to the actual cash value of the covered vehi-
cle, then the disagreement will be resolved
by appraisal upon written request of the
owner or us, using the following procedures:
      (1) The owner and we will each select a
competent appraiser.
      (2) The two appraisers will select a third
competent appraiser. If they are un-
able to agree on a third appraiser
within 30 days, then either the owner
or we may petition a court that has ju-
risdiction to select the third appraiser.
      (3) Each party will pay the cost of its own
appraiser, attorneys, and expert wit-
nesses, as well as any other expenses
incurred by that party. Both parties
will share equally the cost of the third
appraiser.
(4) The appraisers shall only determine the actual cash value of the covered vehicle. Appraisers shall have no authority to decide any other questions of fact, decide any questions of law, or conduct appraisal on a class-wide or class-representative basis.

(5) A written appraisal that is both agreed upon by and signed by any two appraisers, and that also contains an explanation of how they arrived at their appraisal, will be binding on the owner of the covered vehicle and us.

(6) We do not waive any of our rights by submitting to an appraisal.

b. The damaged covered vehicle must be given to us in exchange for our payment, unless we agree that the owner may keep it. If the owner keeps the covered vehicle, then our payment will be reduced by the value of the covered vehicle after the loss.

3. Return the stolen covered vehicle to its owner and pay, as described in 1 above, for any direct, sudden, and accidental damage that resulted from the theft.

Nonduplication

We will not pay for any loss or expense under the Physical Damage Coverage for which the insured or owner of the covered vehicle has already received payment from, or on behalf of, a party who is legally liable for the loss or expense.

Exclusions

THERE IS NO COVERAGE FOR:

1. ANY COVERED VEHICLE THAT IS:
   a. INTENTIONALLY DAMAGED; OR
   b. STOLEN
   BY OR AT THE DIRECTION OF AN INSURED. This exclusion does not apply to the extent of the ownership interest of an insured who had no involvement in causing the loss. However, such innocent insured must comply with Missouri law by filing a police report and complete a sworn affidavit indicating the cause of the loss, and pledging to cooperate in any criminal prosecution of the person committing the act causing the loss;

2. ANY COVERED VEHICLE WHILE IT IS RENTED TO OR LEASED TO OTHERS BY AN INSURED;

3. ANY COVERED VEHICLE WHILE IT IS USED TO CARRY PERSONS FOR A CHARGE;

4. ANY COVERED VEHICLE DUE TO:
   a. THEFT;
   b. CONVERSION;
   c. EMBEZZLEMENT; OR
   d. SECRETION
   BY AN INSURED, A CONSIGNEE, AN AGENT OF A CONSIGNEE, OR A PERSON WHO OBTAINS POSSESSION OF THE COVERED VEHICLE WITH THE PERMISSION OF A CONSIGNEE OR AGENT OF A CONSIGNEE;

5. LOSS TO ANY COVERED VEHICLE IF AN INSURED VOLUNTARILY RELINQUISHES POSSESSION OF THAT RECREATIONAL VEHICLE TO A PERSON OR ORGANIZATION UNDER AN ACTUAL OR PRESUMED SALES AGREEMENT;

6. ANY COVERED VEHICLE TO THE EXTENT OUR PAYMENT WOULD BENEFIT ANY CARRIER OR OTHER BAILEE FOR HIRE THAT IS LIABLE FOR LOSS TO SUCH COVERED VEHICLE;

7. LOSS TO ANY COVERED VEHICLE DUE TO FUNGI. The exclusion does not apply if the fungi are the direct result of a loss payable under Physical Damage Coverage.

8. TESTING OR REMEDIATION OF FUNGI, REGARDLESS OF WHETHER OR NOT THE FUNGI ARE THE DIRECT RESULT OF A LOSS THAT IS PAYABLE UNDER PHYSICAL DAMAGE COVERAGE;

9. LOSS TO ANY COVERED VEHICLE THAT RESULTS FROM:
   a. NUCLEAR REACTION;
   b. RADIATION OR RADIOACTIVE CONTAMINATION FROM ANY SOURCE; OR
   c. THE ACCIDENTAL OR INTENTIONAL DETONATION OF, OR RELEASE OF RADIATION FROM, ANY NUCLEAR OR RADIOACTIVE DEVICE;

10. LOSS TO ANY COVERED VEHICLE THAT RESULTS FROM THE TAKING OF OR SEIZURE OF THAT COVERED VEHICLE BY ANY GOVERNMENTAL AUTHORITY;

11. LOSS TO ANY COVERED VEHICLE THAT RESULTS FROM WAR OF ANY KIND;

12. YOUR RECREATIONAL VEHICLE WHILE SUBJECT TO ANY:
   a. LIEN AGREEMENT;
   b. RENTAL AGREEMENT;
   c. LEASE AGREEMENT; OR
   d. SALES AGREEMENT
   NOT SHOWN ON THE DECLARATIONS PAGE;
13. ANY PART OR EQUIPMENT OF A COVERED VEHICLE IF THAT PART OR EQUIPMENT:
   a. FAILS OR IS DEFECTIVE; OR
   b. IS DAMAGED AS A DIRECT RESULT OF:
      (1) WEAR AND TEAR;
      (2) FREEZING; OR
      (3) MECHANICAL, ELECTRICAL, OR ELECTRONIC BREAKDOWN OR MALFUNCTION
      OF THAT PART OR EQUIPMENT.
This exclusion does not apply if the loss is the result of theft of the covered vehicle.

14. ANY PART OR EQUIPMENT:
   a. THAT IS NOT LEGAL FOR USE IN OR ON THE COVERED VEHICLE IN THE JURISDICTION WHERE THE COVERED VEHICLE IS PRINCIPALLY GARAGED;
   b. THE USE OF WHICH IS NOT LEGAL IN THE JURISDICTION WHERE THE COVERED VEHICLE IS PRINCIPALLY GARAGED BECAUSE OF HOW OR WHERE THAT PART OR EQUIPMENT IS INSTALLED IN OR ON THE COVERED VEHICLE.

However, if there is a legal version of the part or equipment that is necessary for the safe operation of the covered vehicle, then we will pay the cost that we would otherwise have paid to repair the vehicle with the legal version of the part or equipment. We will not pay any cost necessary to modify the vehicle for installation of the legal version of the part or equipment.

15. TIRES. This exclusion does not apply if:
   a. loss is caused by missiles, falling objects, windstorm, hail, fire, explosion, earthquake, water, flood, total or partial theft, malicious mischief, vandalism, riot, civil commotion, or hitting or being hit by a bird or an animal; or
   b. loss to another part of the covered vehicle causes loss to tires;

16. REMOVABLE PRODUCTS USED FOR STORAGE OF AUDIO, VIDEO, OR OTHER DATA, INCLUDING BUT NOT LIMITED TO TAPES, DISCS, AND MEMORY CARDS, NOR IS THERE COVERAGE FOR THE RECONSTRUCTION OF DATA CONTAINED THEREIN; OR

17. ANY COVERED VEHICLE WHILE IT IS:
   a. BEING PREPARED FOR, USED IN PRACTICE FOR, OR OPERATED IN ANY RACING CONTEST, SPEED CONTEST, HILL-CLIMBING CONTEST, JUMPING CONTEST, OR ANY SIMILAR CONTEST;
   b. ON A TRACK DESIGNED PRIMARILY FOR RACING OR HIGH-SPEED DRIVING. This exclusion (17.b.) does not apply if the vehicle is being used in connection with an activity other than racing, high-speed driving, or any type of competitive driving.

If Other Physical Damage Coverage or Similar Coverage Applies

1. If the Physical Damage Coverage provided by this policy and one or more other policies issued to an insured by the State Farm Companies apply to the same loss or expense, then only one policy applies. We will select a policy that pays the most for the loss or expense.

2. The Physical Damage Coverage provided by this policy applies as primary for a loss to your recreational vehicle.

If similar coverage provided by one or more sources other than the State Farm Companies also applies as primary coverage for the same loss or expense, then the State Farm Companies will pay the proportion of the loss or expense payable as primary coverage that the maximum amount that may be paid by the State Farm Companies bears to the sum of such amount and the limits of all other similar coverage that applies as primary coverage.

3. Except as provided in 2. above, the Physical Damage Coverage provided by this policy applies as excess coverage.

If similar coverage provided by one or more sources other than the State Farm Companies also applies as excess coverage for the same loss or expense, then the State Farm Companies will pay the proportion of the loss or expense payable as excess that the maximum amount that may be paid by the State Farm Companies bears to the sum of such amount and the limits of all other similar coverage that applies as excess coverage.

Financed Vehicle

1. If a creditor is shown on the Declarations Page, then any Physical Damage Coverage provided by this policy applies to that creditor’s interest in your recreational vehicle. Coverage for the creditor’s interest is only provided for a loss that is payable to you.
However, if this policy is cancelled or nonrenewed, then we will provide coverage for the creditor’s interest until we notify the creditor of the termination of such coverage. This coverage for the creditor’s interest is only provided for a loss that would have been payable to you if this policy had not been cancelled or nonrenewed. The date such termination is effective will be at least 10 days after the date we mail or electronically transmit a notice of the termination to the creditor.

2. If we pay such creditor, then we are entitled to the creditor’s right of recovery against you to the extent of our payment. Our right of recovery does not impair the creditor’s right to recover the full amount of its claim.

Our Payment Options
1. We may, at our option, make payment to one or more of the following for loss to a covered vehicle:
   a. You;
   b. The repairer; or
   c. A creditor shown on the Declarations Page, to the extent of its interest.
2. We may, at our option, make payment to one of the following for costs incurred by an insured:
   a. You;
   b. The insured who incurred the expense; or
   c. Any party that provided the service for which payment is owed.

INSURED’S DUTIES
1. Notice to Us of an Accident or Loss
   The insured must give us or one of our agents notice of the accident or loss as soon as reasonably possible. The notice must give us:
   a. your name;
   b. the names and addresses of all persons involved in the accident or loss;
   c. the hour, date, place, and facts of the accident or loss; and
   d. the names and addresses of witnesses to the accident or loss.
2. Notice to Us of a Claim or Lawsuit
   a. If a claim is made against an insured, then that insured must immediately send us every demand, notice, and claim received.
   b. If a lawsuit is filed against an insured, then that insured must immediately send us every summons and legal process received.
3. Insured’s Duty to Cooperate With Us
   a. The insured must cooperate with us and, when asked, assist us in:
      (1) making settlements;
      (2) securing and giving evidence; and
      (3) attending, and getting witnesses to attend, depositions, hearings, and trials.
   b. The insured must not, except at his or her own cost, voluntarily:
      (1) make any payment to others; or
      (2) assume any obligation to others unless authorized by the terms of this policy.
   c. Any person or organization making claim under this policy must, when we require, give us proof of loss on forms we furnish.
4. Questioning Under Oath
   Under:
   a. Liability Coverage, each insured;
   b. Medical Payments Coverage, Uninsured Motor Vehicle Coverage, or Underinsured Motor Vehicle Coverage, each insured, or any other person or organization making claim or seeking payment; and
   c. Physical Damage Coverage, each insured or owner of a covered vehicle, or any other person or organization making claim or seeking payment;
   must, at our option, submit to an examination under oath, provide a statement under oath, and sign copies of the answers. We may require each person or organization answering questions under oath, asked by anyone we name, and sign copies of the answers. We may require each person or organization answering questions under oath to answer the questions with only that person’s or organization’s legal representative, our representatives, any person or persons designated by us to record the questions and answers, and no other person present.
5. **Other Duties Under the Physical Damage Coverage**

When there is a loss, you or the owner of the covered vehicle must:

a. protect the covered vehicle from additional damage. We will pay any reasonable expense incurred to do so that is reported to us;

b. make a prompt report to the police when the loss is the result of theft;

c. allow us to:
   (1) inspect any damaged property before its repair or disposal;
   (2) test any part or equipment before that part or equipment is removed or repaired; and
   (3) move the covered vehicle at our expense in order to conduct such inspection or testing;

d. provide us all:
   (1) records;
   (2) receipts; and
   (3) invoices
   that we request and allow us to make copies; and

e. not abandon the covered vehicle to us.


A person making claim under:

a. Medical Payments Coverage, Uninsured Motor Vehicle Coverage, or Underinsured Motor Vehicle Coverage must:
   (1) notify us of the claim and give us all the details about the death, injury, treatment, and other information that we may need as soon as reasonably possible after the injured insured is first examined or treated for the injury. If the insured is unable to give

us notice, then any other person may give us the required notice;

(2) be examined as reasonably often as we may require by physicians chosen and paid by us. A copy of the report will be sent to the person upon written request;

(3) provide written authorization for us to obtain:
   (a) medical bills;
   (b) medical records;
   (c) wage, salary, and employment information; and
   (d) any other information we deem necessary to substantiate the claim.

If an injured insured is a minor, unable to act, or dead, then his or her legal representative must provide us with the written authorization.

If the holder of the information refuses to provide it to us despite the authorization, then at our request the person making claim or his or her legal representative must obtain the information and promptly provide it to us; and

(4) allow us to inspect the vehicle that the insured occupied in the accident;

b. Uninsured Motor Vehicle Coverage must report an accident, involving a motor vehicle whose owner and driver remain unknown, to the police within 24 hours and to us within 30 days. Failure to report such accident to us within 30 days will not result in denial of a claim under Uninsured Motor Vehicle Coverage unless this failure operates to prejudice our rights; and

c. Uninsured Motor Vehicle Coverage and Underinsured Motor Vehicle Coverage must send us immediately a copy of all lawsuit papers if the insured files a lawsuit against the party liable for the accident.

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**GENERAL TERMS**

1. **When Coverage Applies**

The coverages provided by this policy are shown on the Declarations Page and apply to accidents and losses that occur during the policy period. The policy period is shown on the Declarations Page and is for successive periods of twelve months each for which the renewal premium is paid. The policy period begins and ends at 12:01 AM Standard Time at the address shown on the Declarations Page.

2. **Where Coverage Applies**

The coverages provided by this policy are shown on the Declarations Page and apply to accidents and losses that occur:
a. in the United States of America and its territories and possessions;
b. in Canada; and
c. while a vehicle for which coverage is provided by this policy is being shipped between the ports of the United States of America, its territories, its possessions, and Canada.

3. Newly Owned or Newly Leased Recreational Vehicle

If you want to insure a recreational vehicle newly owned by you with the State Farm Companies after that recreational vehicle ceases to be a newly acquired recreational vehicle, then you must either:

a. request we replace the recreational vehicle currently shown on the Declarations Page of this policy with the recreational vehicle newly owned by you and pay us any added amount due. If you make such request while this policy is in force and:
   (1) before the recreational vehicle newly owned by you ceases to be a newly acquired recreational vehicle, then that recreational vehicle newly owned by you will be insured by this policy as your recreational vehicle beginning on the date the recreational vehicle newly owned by you is delivered to you. The added amount due will be calculated based on that date; or
   (2) after the recreational vehicle newly owned by you ceases to be a newly acquired recreational vehicle, then that recreational vehicle newly owned by you will be insured by this policy as your recreational vehicle beginning on the date and time you make the request. The added amount due will be calculated based on that date; or
b. apply to the State Farm Companies for a separate policy to insure the recreational vehicle newly owned by you. Such policy will be issued only if both the applicant and the vehicle are eligible for coverage at the time of the application.

4. Changes to This Policy


   We may only change the provisions of this policy by:
   (1) issuing a revised policy booklet, a revised Declarations Page, or an endorsement; or
   (2) revising this policy to give broader coverage without an additional premium charge. If any coverage provided by this policy is changed to give broader coverage, then we will give you the broader coverage as of the date we make the change effective in the state of Missouri without issuing a revised policy booklet, a revised Declarations Page, or an endorsement.

b. Change of Interest

   (1) No change of interest in this policy is effective unless we consent in writing.
   (2) If a named insured shown on the Declarations Page dies, then the definition of insured under each of the coverages provided by this policy is changed to include:
      (a) any person with lawful custody of your recreational vehicle or a newly acquired recreational vehicle until a legal representative is qualified; and then
      (b) the legal representative of the deceased named insured who is shown on the Declarations Page.

   This only applies while such person is maintaining or using your recreational vehicle or a newly acquired recreational vehicle.

   Policy notice requirements are met by mailing the notice to the most recent policy address that we have on record for the deceased named insured.

c. Joint and Individual Interests

   If you consists of more than one person or entity, then each acts for all to change or cancel the policy.

d. Change of Policy Address

   We may change the named insured’s policy address as shown on the Declarations Page and in our records to the most recent address provided to us by:
   (1) you; or
   (2) the United States Postal Service.

5. Premium

a. Unless as otherwise provided by an alternative payment plan in effect with the State Farm Companies with respect to the premium for this policy, the premium is due and payable in full on or before the first day of the policy period shown on the
most recently issued Declarations Page or Renewal Notice.

b. The renewal premium for this policy will be based upon the rates in effect, the coverages carried, the applicable limits, deductibles, and other elements that affect the premium that apply at the time of renewal.

c. When we receive notice that the location of principal garaging of the vehicle described on the Declarations Page has been changed, we have the right to recalculate the premium based on the coverages and rates applicable in the new location. When the change of location is from one state to another and you are a risk still acceptable to us at the time you notify us of the change, we will replace this policy with the policy form currently in use in the new state of garaging. The word “state” means one of the United States of America, the District of Columbia, or a province of Canada.

6. Renewal

We agree to renew this policy for the next policy period upon payment of the renewal premium when due, unless we mail a nonrenewal notice or a cancellation notice as set forth in 7. and 8. below.

7. Nonrenewal

If we decide not to renew this policy, then, at least 30 days before the end of the current policy period, we will mail a nonrenewal notice to the most recent policy address that we have on record for the named insured who is shown on the Declarations Page.

8. Cancellation

a. How You May Cancel

You may cancel this policy by providing to us advance notice of the date cancellation is effective. We may confirm the cancellation in writing.

b. How and When We May Cancel

We may cancel this policy by mailing written notice to the most recent policy address that we have on record for the named insured who is shown on the Declarations Page. The notice will provide the date cancellation is effective. The date cancellation is effective will be at least 10 days after the date we mail the cancellation notice.

c. Return of Unearned Premium

If either you or we cancel this policy, the earned premium will be computed using the following Seasonal Premium Adjustment Tables. Any unearned premium may be returned within a reasonable time after cancellation. Delay in the return of any unearned premium does not affect the cancellation date.

Seasonal Premium Adjustment Tables

The percentage of the annual premium that is earned, subject to a minimum premium, for each period for which coverage is provided is as follows:

1. Snowmobiles and Cutters, Sleds and Trailers Insured on the Same Policy as a Snowmobile:

<table>
<thead>
<tr>
<th>Period of Coverage</th>
<th>Percent of Annual Premium Earned</th>
<th>Period of Coverage</th>
<th>Percent of Annual Premium Earned</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td>25</td>
<td>July</td>
<td>2</td>
</tr>
<tr>
<td>February</td>
<td>20</td>
<td>August</td>
<td>2</td>
</tr>
<tr>
<td>March</td>
<td>8</td>
<td>September</td>
<td>2</td>
</tr>
<tr>
<td>April</td>
<td>8</td>
<td>October</td>
<td>6</td>
</tr>
<tr>
<td>May</td>
<td>2</td>
<td>November</td>
<td>8</td>
</tr>
<tr>
<td>June</td>
<td>2</td>
<td>December</td>
<td>15</td>
</tr>
</tbody>
</table>

2. All Others:

<table>
<thead>
<tr>
<th>Period of Coverage</th>
<th>Percent of Annual Premium Earned</th>
<th>Period of Coverage</th>
<th>Percent of Annual Premium Earned</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td>2</td>
<td>July</td>
<td>16</td>
</tr>
<tr>
<td>February</td>
<td>2</td>
<td>August</td>
<td>16</td>
</tr>
<tr>
<td>March</td>
<td>4</td>
<td>September</td>
<td>12</td>
</tr>
<tr>
<td>April</td>
<td>8</td>
<td>October</td>
<td>8</td>
</tr>
<tr>
<td>May</td>
<td>12</td>
<td>November</td>
<td>2</td>
</tr>
<tr>
<td>June</td>
<td>16</td>
<td>December</td>
<td>2</td>
</tr>
</tbody>
</table>

Earned Premium for periods less than one month will be calculated on a pro-rata basis using the above tables.
9. Assignment
No assignment of benefits or other transfer of rights is binding upon us unless approved by us.

10. Bankruptcy or Insolvency of the Insured
Bankruptcy or insolvency of the insured or his or her estate will not relieve us of our obligations under this policy.

11. Concealment or Fraud
There is no coverage under this policy if you or any other person insured under this policy has made false statements with the intent to conceal or misrepresent any material fact or circumstance in connection with any claim under this policy.

12. Our Right to Recover Our Payments
Medical Payments Coverage is not recoverable by us. Under all other coverages, the following apply:
   a. Subrogation
      If we are obligated under this policy to make payment to or for a person or organization who has a legal right to collect from another person or organization, then we will be subrogated to that right to the extent of our payment.
      The person or organization to or for whom we make payment must help us recover our payments by:
      (1) doing nothing to impair that legal right;
      (2) executing any documents we may need to assert that legal right; and
      (3) taking legal action through our representatives when we ask.
   b. Reimbursement
      If we make payment under this policy and the person or organization to or for whom we make payment recovers or has recovered from another person or organization, then the person or organization to or for whom we make payment must:
      (1) hold in trust for us the proceeds of any recovery; and
      (2) reimburse us to the extent of our payment.

13. Legal Action Against Us
Legal action may not be brought against us until there has been full compliance with all the provisions of this policy. In addition, legal action may only be brought against us regarding:
   a. Liability Coverage after the amount of damages an insured is legally liable to pay has been finally determined by:
      (1) judgment after an actual trial, and any appeals of that judgment if any appeals are taken; or
      (2) agreement between the claimant and us.
   b. Uninsured Motor Vehicle Coverage and Underinsured Motor Vehicle Coverage if the insured or that insured’s legal representative:
      (1) presents either an Uninsured Motor Vehicle Coverage claim or an Underinsured Motor Vehicle Coverage claim to us; and
      (2) files a lawsuit in accordance with the Deciding Fault and Amount provision of the involved coverage.

Except as provided in b.(2) above, no other legal action may be brought against us relating to Uninsured Motor Vehicle Coverage or Underinsured Motor Vehicle Coverage for any other causes of action that arise out of or are related to these coverages until there has been full compliance with the provisions titled Notice of Tentative Settlement and Deciding Fault and Amount.

14. Choice of Law
Without regard to choice of law rules, the law of the state of:
   a. Missouri will control, except as provided in b. below, in the event of any disagreement as to the interpretation and application of any provision in this policy; and
   b. Illinois will control in the event of any disagreement as to the interpretation and application of this policy’s:
      (1) Mutual Conditions provision found on the most recently issued Declarations Page, if this policy was issued by the State Farm Mutual Automobile Insurance Company; or
      (2) Participating Policy provision found on the most recently issued Declarations Page, if this policy was issued by any subsidiary or affiliate of the State Farm Mutual Automobile Insurance Company.

15. Severability
If any provision of this policy is held invalid or unenforceable by a court that has jurisdiction, then:
   a. such provision will remain in full force to the extent not held invalid or unenforceable; and
   b. all other provisions of this policy will remain valid and enforceable.