

Commercial Auto Coverage Summary

Auto Liability	Coverage for ownership, maintenance or use of covered "autos" for bodily injury or property damage to others while operating a covered auto
Med Pay	Reimburses passengers and operators for medical expenses when caused by a covered accident.
Uninsured/Underinsured Motorists Coverage	Pays sums the insured is legally entitled to recover as a result of damages from the owner of a "Uninsured Motor Vehicle" for "bodily injury" and/or "property damage"- coverage requirements vary by state
Collision	Pays for "loss" to a covered "auto" as a result of covered "autos" collision with another object or overturn.
Comprehensive	Pays for "loss" to a covered "auto" from any cause except covered "auto's" collision with another object or overturn.

Auto Enhancement(s) available upon request

Lessors as Insureds	For "auto" leased without drivers- autos are treated as owned autos for coverage purposes.
Lease Gap Coverage	Covers the unpaid amount due on a lease or loan in case of a total loss; the amount is reduced by any amount paid under Physical Damage coverage or amounts.
Additional Insured	Where required under contract or agreement
Employees as Insureds	Employees are covered while using a covered "auto" you do not own, hire or borrow, in your business or personal affairs
Employee Hired Autos	Covers employees who hire/rent autos to conduct company business
Hired Physical Damage	Covers any auto you lease, hire, rent or borrow
Drive Other Car Liability Coverage	Covers executive officers or his/her spouse using company cars on personal basis and is designed to fill a potential coverage gap where the only family vehicle is one supplied by or owned by a business. (Where no personal auto policy exists otherwise)
Bail Bonds and Loss of Earnings	\$2500 for cost of bail bonds and loss of earnings up to \$300 a day
Transportation Expenses	\$60 per day up to maximum \$2000 when a covered auto sustains loss or damage from a covered cause of loss.
Hired Auto Physical Damage-Loss of Use & Loss to Hired Auto	\$30 per day up to a maximum of \$1000 per accident; up to \$50,000 limit for loss to hired auto
Glass Breakage	Waived if glass is repaired rather than replaced