

Table of Contents

Chapter 1: The Business Auto Coverage Form, 1

- ISO Rules, 1
- The Declarations Form, 2
- Purpose of this Work, 4

Chapter 2: Covered Auto Designations, 5

- Coverage Symbols, 5
 - Symbol 1, 5
 - Symbol 2, 6
 - Symbol 3, 6
 - Symbol 4, 7
 - Symbol 5, 7
 - Symbol 6, 8
 - Symbol 7, 8
 - Symbol 8, 8
 - Symbol 9, 10
 - Symbol 19, 12
- Owned Autos Acquired After Policy Inception, 12
- Certain Trailers, Mobile Equipment, and Temporary Substitute Autos, 14

Chapter 3: Liability Coverage, 17

- The Insuring Agreement, 17
- Who Is An Insured, 20
- Coverage Extensions, 22
- Exclusions, 24
 - Expected or Intended Injury, 24
 - Contractual, 25
 - Workers Compensation/Employers Liability, 25
 - Care, Custody, or Control, 27
 - Handling of Property, 24

- Handling of Property, 28
- Movement of Property, 29
- Operations, 30
- Completed Operations, 31
- Pollution, 31
- War, 33
- Racing, 33
- Limits of Insurance, 34

Chapter 4: Physical Damage Coverage, 35

- The Coverage Agreements, 35
 - Towing, 38
 - Glass Breakage, 39
- Coverage Extension, 39
- Exclusions (Physical Damage), 41
- Limits of Insurance, 45
- Deductibles, 47

Chapter 5: Business Auto Conditions, 49

- Loss Conditions, 49
 - Appraisal, 49
 - Duties in the Event of Loss, 50
 - Legal Action Against the Insurer, 51
 - Loss Payment, 52
 - Transfer of the Rights of Recovery, 53
- General Conditions, 54
 - Bankruptcy, 54
 - Concealment, Misrepresentation, or Fraud, 54
 - Liberalization, 54
 - No Benefit to Bailee, 55
 - Other Insurance, 55
 - Premium Audit, 56
 - Policy Period/Coverage Territory, 57
 - Two or More Coverage Forms, 58
- Common Policy Conditions, 58
 - Cancellation, 58
 - Changes, 59
 - Examination of Books, 59

Inspections and Surveys, 60
Premiums, 60
Transfer of rights and Duties, 60

Chapter 6: Business Auto Definitions, 61

"Accident", 61
"Auto", 61
"Bodily Injury", 63
"Covered Pollution Cost or Expense", 63
"Diminution in Value", 64
"Employee", 65
"Insured", 65
"Insured Contract", 66
"Leased Worker", 68
"Loss", 68
"Mobile Equipment", 70
"Pollutants", 70
"Property Damage", 70
"Suit", 71
"Temporary Worker", 71
"Trailer", 72

Chapter 7: Auto Medical Payments Coverage, 73

Coverage, 73
Who Is An Insured, 76
Exclusions, 77
Limit of Insurance, 81
Changes in Conditions, 82
Additional Definitions, 82

Chapter 8: Nonownership Coverage, 85

Hired or Borrowed Autos Coverage, 86
Hired Autos Rating Information, 90
Nonownership Liability Insurance, 90
Who Is An Insured, 92
Nonownership Property Damage Coverage, 93
Rating Information, 94

Chapter 9: Auto Leasing & Rental Coverage Endorsements, 95

- Lessor—Additional Insured and Loss Payee CA 20 01, 95
- Contingent Coverage CA 20 09, 96
- Conversion, Embezzlement or
Secretion Coverage CA 20 10, 97
- Exclusion of Certain Leased Autos CA 20 11, 99
- Rent-It-Here/Leave-It-Here Autos CA 20 12, 100
- Schedule of Limits for Owned Autos CA 20 13, 100
- Second Level Coverage CA 20 14, 101
- Autos Leased with Drivers CA 20 33, 102
- Conclusion, 102

Chapter 10: Drive Other Car Coverage Endorsements, 103

- Broadened Coverage for Named Individuals CA 99 10, 104
- Individual Named Insured CA 99 17, 106

Chapter 11: Endorsements, 109

- Limited Mexico Coverage CA 01 21, 109
- Exclusion of Federal Employees Using Autos
in Government Business CA 04 42, 110
- Waiver of Transfer of Rights of Recovery
against Others to Us CA 04 44, 111
- Golf Carts and Low-Speed Vehicles CA 04 45, 111
- Audio, Visual and Data Electronic Equipment Coverage—Fire,
Police, and Emergency Vehicles CA 20 02, 111
- Drive-Away Contractors CA 20 05, 112
- Driving Schools CA 20 06, 113
- Mobile Equipment CA 20 15, 113
- Mobile Homes Contents Coverage CA 20 16, 114
- Professional Services Not Covered, CA 20 18, 115
- Repossessed Autos CA 20 19, 116
- Snowmobiles CA 20 21, 116
- Registration Plates Not Issued for a Specific Auto CA 20 27, 117
- Autos Leased, Hired, Rented or Borrowed With Drivers —
Physical Damage Coverage CA 20 33, 117
- Designated Insured CA 20 48, 117
- Explosives CA 23 01, 118
- Multi-Purpose Equipment CA 23 03, 118

Rolling Stores CA 23 04, 118
Wrong Delivery of Liquid Products CA 23 05, 119
Coverage for Injury to Leased Workers CA 23 25, 119
Amphibious Vehicles CA 23 97, 120
Public Transportation Autos CA 24 02, 120
Fire; Fire and Theft; Theft and Windstorm;
and Limited Specified Causes of Loss Coverages CA 99 14, 120
Rental Reimbursement Coverage CA 99 23, 120
Stated Amount Insurance CA 99 28, 121
Tapes, Records, and Discs Coverage CA 99 30, 121
Employees As Insureds CA 99 33, 122
Social Service Agencies—
Volunteers As Insureds CA 99 34, 123
Garagekeepers Coverage CA 99 37, 123
Exclusion or Excess Coverage Hazards
Otherwise Insured CA 99 40, 124
Loss Payable Clause CA 99 44, 124
Employee As Lessor CA 99 47, 125
Pollution Liability — Broadened Coverage CA 99 48, 125
Garagekeepers Coverage — Customers Sound
Receiving Equipment CA 99 59, 126
Audio, Visual and Data Electronic Equipment Coverage CA 99 60, 126
Loss Payable Clause — Audio, Visual and Data
Electronic Equipment CA 99 61, 127
Uninsured Motorists Coverage Endorsements, 127

Appendixes, 129

Appendix A: Commercial Auto Checklist, 131
Appendix B: Table of Limits, 137
Appendix C: Indicators of Vehicle Theft Fraud, 139
Appendix D: Specimen Forms and Endorsements, 131
CA 00 01 Business Auto Coverage Form, 145
CA DS 03 Business Auto Declarations, 157
CA 99 03 Auto Medical Payments Coverage, 174
CA 99 10 Drive Other Car Coverage —
Broadened Coverage for Named Individuals, 176
CA 99 16 Hired Autos Specified As Covered Autos You Own, 178
CA 20 54 Employee Hired Autos, 179

CA 20 71 Auto Loan/Lease Gap Coverage, 180
CA 04 42 Exclusion of Federal Employees
 Using Autos in Government Business, 181
CA 04 44 Waiver of Transfer of Rights of Recovery
 Against Others to Us, 182
CA 04 45 Golf Carts and Low-Speed Vehicles, 183
CA 02 21 Snowmobiles, 185
CA 23 97 Amphibious Vehicles, 187
CA 99 33 Employees as Insureds, 188
IL 00 17 Common Policy Conditions, 189

Index, 191