

COMMERCIAL AUTOMOBILE COVERAGE'S

LIABILITY COVERAGE The insuring agreement pays damages for bodily injury or property damage an insured is legally responsible to pay a third party (not insured or employee) because of an accident involving a covered vehicle. The defense costs are in addition to the policy limits.

PERSONAL INJURY PROTECTION (PIP) This is your Florida No-Fault benefits. No-Fault pays medical expenses for each covered party from his or her own insurer regardless of fault..

MEDICAL PAYMENTS COVERAGE The coverage will pay reasonable and necessary medical expenses incurred by an insured because of bodily injury caused by an accident.

UNINSURED MOTORIST COVERAGE This insuring agreement pays for bodily injury to an insured who is injured by an uninsured or underinsured motorist. If stacked coverage is elected, the total limits available for any one bodily injury is the combination of the limits on all insured vehicles. If unstacked coverage is elected, the limit available is the limit on the vehicle involved in the accident.

COMPREHENSIVE COVERAGE provides protection against loss or damage to a covered auto resulting from loss caused by Missiles or falling objects; Fire; Theft or larceny; Explosion or earthquake; Windstorm; Hail, water or flood; Malicious mischief or vandalism; Riot or civil commotion; Contact with bird or animal; or Breakage of glass.

COLLISION COVERAGE provides protection against loss or damage to a covered auto resulting from the impact with another vehicle or object. Collision losses are paid regardless of fault.

COMMERCIAL AUTO RECOMMENDATIONS

Please
Quote

- **Limits of Insurance:** This proposal has been based on the limits of liability insurance you requested. We recommend concurrent limits at least equal to your General Liability and Workers Compensation limits. We also recommend you consider higher limits through Umbrella Liability.
- **All Drivers Must Be Approved:** Report all drivers to us, failure to do so may jeopardize coverage.
- **Hired Auto Physical Damage:** Provides comprehensive and collision coverage for hired or borrowed autos (short term lease).
- **Drive Other Car Coverage and Broadened PIP:** Provides specified coverage for named individual who has no personal auto insurance when operating a vehicle belonging to others.
- **Rental Reimbursement Coverage:** This coverage pays up to a daily limit selected when vehicle is damaged and ends when the insured auto is returned or when the insurer has paid the insured for the auto.
- **Equipment or Cargo Coverage:** Equipment/Cargo attached to or carried on vehicles is not covered unless requested here. This includes electronic equipment whether or not permanently installed.
- **Non-Owned and Hired Coverage:** Coverage is provided for non-owned, leased, hired or borrowed by the named insured. Coverage includes autos owned by the insured's employees or members of their households, but only while used in the named insured's business.
- **Lease or Loan "Gap" Insurance:** If you lease or have loans on your autos and they are stolen or damaged, this would cover the difference between its value and the lease or loan balance.
- **Vehicle must be titled in the Named Insured's name:** Your auto policy requires that vehicles covered under this policy be titled in the name of the Named Insured in order for coverage to apply.
- **Electronic Equipment used for communications or other purposes:** Electronic equipment used in the vehicle is not covered under the auto policy. If you wish to insure this equipment please check this box for a quote.
- **Punitive Damages are excluded under your policy:** If you wish your policy to provide coverage for punitive damages please check this box and we will attempt to obtain a quote.

This is only a summary of insurance coverage's and does not constitute a policy, contract or legal evidence of insurance. For complete policy terms, conditions, limitations and exclusions refer to the policy. I acknowledge these coverages offered.

Initials _____

Date _____

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