

**Enhanced coverage**

**for commercial auto**



**COMMERCIAL AUTO** *Gold Endorsement*

**Protecting Your Success®**

*Why purchase the Commercial Auto Gold Endorsement?*

The Commercial Auto Gold Endorsement provides enhanced coverage specifically designed for today's business owners.

It combines many of the most frequently requested optional coverages at a competitive price.

*Highlights include:*

1. Hired Auto Physical Damage — Extends the physical damage to autos rented, hired or borrowed by the insured. Limit to \$50,000.
2. Rental Reimbursement Coverage — Covers rental expense up to \$75 per day for up to 30 days if the auto is covered for physical damage.
3. Lease Gap Coverage — Pays the outstanding balance of a lease if it exceeds the actual cash value of the auto and the auto is a total loss.

*For further information regarding these coverages, please see reverse side of this sheet.*



**Enhanced Business  
Automobile Coverages***Definition of Named Insured*

Covers, with limitations, all legally incorporated entities of which the insured owns more than a 50% interest during the policy period.

*Employees as Insureds*

Provides excess nonowner liability coverage to cover the individual liability of employees and volunteers using their own autos in the insured's business. Coverage is excess over any other insurance available to the volunteer or employee.

*Additional Insured By Contract, Agreement or Permit*

Includes as an insured any person or organization with whom the insured has agreed, by written contract, agreement or permit to provide insurance such as is afforded under this policy.

*Supplementary Payments*

Increases bail bonds to \$2,500 and loss of earnings to \$500 per day.

*Hired Auto Physical Damage*

Extends the physical damage coverage to autos rented, hired or borrowed by the insured. Limit to \$50,000.

*Rental Reimbursement Coverage*

Covers rental expense up to \$75 per day for up to 30 days if the auto is covered for physical damage.

*Airbag Coverage*

Covers the cost to reset or replace an airbag that inflates accidentally if the auto is covered for comprehensive or collision coverage.

*Sound Receiving and Reproducing Equipment –  
Broadened Coverage*

Covers permanently installed sound receiving or reproducing equipment.

*Lease Gap Coverage*

Pays the outstanding balance of a lease, if it exceeds the actual cash value of the auto and the loss is a total loss.

*Glass Repair – Waiver of Deductible*

Waives the deductible if the glass is repaired instead of replaced.

*Unintentional Failure to Disclose Hazards*

Insured's unintentional failure to disclose any hazards existing at the effective date of the policy will not prejudice the coverage afforded. However, we have the right to collect additional premium for any such hazard.

*Amended Duties in the Event of Accident, Claim,  
Suit or Loss*

Clarifies that the insured's duty to notify us of a loss does not begin until any of the insured's executive officers, partners, members or legal representatives are aware of the accident, suit, claim or loss. Knowledge by any other employee(s) does not imply the insured also has such knowledge.

*Extended Cancellation Condition*

Provides at least 60 days' time in which to replace coverage if cancellation is for any reason other than nonpayment.

Disclaimer: For a complete review and understanding of the benefits of this coverage, please read the endorsement in your policy.