

# Commercial Auto Broad Form Endorsement Quickview Reference

## Increased Coverage Payments

- **Supplementary Payments** – Broad Form: Loss of Earnings: \$500 per day
- **Supplementary Payments** – Broad Form: Bail Bonds: \$3,000
- **Physical Damage Additional Transportation Expense** – Includes light and medium trucks, not just private passenger types. Waiting period is 24 hours. Provides coverage for all covered losses, under Physical Damages Coverage, not just theft. \$60 per day/\$1,800 maximum

## Broadened Coverage Terms

- **Broad Form Insured** – Insured includes subsidiaries, newly acquired or formed organizations, and your employees.
- **Glass** – The deductible for private passenger, light or medium truck type autos will not apply if glass is repaired, rather than replaced.

## Competitive Prices

- The premium charge for the endorsement is 2% of the total auto policy premium, subject to a minimum premium of \$150.

## Additional Coverages

- **Airbag Coverage** – Coverage is provided for accidental discharge of an airbag.
- **Attachable Specialized Equipment** – Up to \$2,500 coverage is provided for specialized equipment such as plows, salters, and equipment racks that are unable to be used due to the total loss of a covered vehicle.
- **Blanket Additional Insured on a Primary and Non-Contributory Basis** – When required by Written Contract or Agreement.
- **Vehicle Customization Coverage** – Provided up to \$2,500 when the covered vehicle is deemed a total loss.
- **Electronic Equipment Coverage** – Loss to permanently installed audio, visual or data transmitting or receiving equipment is provided up to \$500.
- **Hired Auto Physical Damage Coverage** – Coverage is provided for \$75,000, actual cash value, or the cost to repair or replace, whichever is less. Loss of use up to \$750 with no per diem.
- **Loan/Lease Gap Coverage** (Not available in New York) – In the event of a total loss, provides coverage for the difference between a loan or lease balance and the value of the total loss.
- **Towing and Labor Costs Coverage** – \$300 for Towing and Labor Coverage incurred each time a private passenger, light or medium truck type auto is disabled.
- **Transfer of Right of Recovery Against Others to Us** (Not available in New York) – Blanket Waiver of Subrogation.