**ISO COMMERCIAL LINES MANUAL DIVISION SIX – COMMERCIAL GENERAL LIABILITY**

**EXCEPTION PAGE**

# Hired Auto And Non-Owned Auto Liability SECTION II – COVERAGE RULES

**Ohio**

# DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS

* 1. **Coverage Amendment Endorsements**

The following form is added:

* + 1. Hired Auto And Non-Owned Auto Liability, Form Number 141902

To provide additional coverage for Hired Auto and Non-Owned Auto Liability to ISO CG 00 01 Commercial General Liability Coverage Form, attach Hired Auto and Non-Owned Auto Liability Endorsement, Form Number 141902.

This form is optional at the discretion of the insured. This form has premium impact.

* + - 1. Premium Determination
         1. Non-Owned Auto:

Select the appropriate loss cost based on the customer's total number of employees:

Number of Non-Owned Auto

Class Code Employees Loss Cost

|  |  |  |
| --- | --- | --- |
| 6638 | 0-9 | 51.00 |
| 6639 | 10-19 | 109.00 |
| 6640 | 20-25 | 176.00 |
| 6602 | 26-100 | 297.00 |
| 6603 | 101-500 | 777.00 |
| 6604 | 501-1,000 | 1,786.00 |
| 6605 | Over 1,000 | 3,764.00 |

Multiply the applicable Non-Owned Auto Loss Cost by the policy LCM and ILF to determine final premium for Non-Owned Auto Liability coverage.

Experience rating and schedule rating rules and factors are not applicable to Non-Owned Auto Liability coverage.

* + - * 1. Hired Auto:

Divide the estimated annual cost of hire by 100 and multiply the result by the following:

Hired Auto Loss Cost: 0.64

Multiply the result by the policy LCM and ILF to determine final premium for Hired Auto Liability coverage.

The minimum premium for Hired Auto Liability coverage is $400.

Experience rating and schedule rating rules and factors are not applicable to Hired Auto Liability coverage.

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