

Hired Auto And Non-Owned Auto Liability

SECTION II – COVERAGE RULES

36. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS

E. Coverage Amendment Endorsements

The following form is added:

I. Alaska - Hired Auto And Non-Owned Auto Liability, Form Number 141987

To provide additional coverage for Hired Auto and Non-Owned Auto Liability to ISO CG 00 01 Commercial General Liability Coverage Form, attach Alaska - Hired Auto and Non-Owned Auto Liability Endorsement, Form Number 141987.

This form is optional at the discretion of the insured.

This form is not available if the insured has owned vehicles. When the insured has owned vehicles coverage should be provided under the Business Auto Coverage Form.

This form has premium impact.

The insured must select limits that meet or exceed Alaska's Financial Responsibility Laws. No deductible applies to the minimum Alaska Financial Responsibility limit.

a. Premium Determination

(1) Non-Owned Auto:

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

Class Code	Number of Employees	Non-Owned Auto 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

- ii. Multiply the applicable Non-Owned Auto Loss Cost by the general liability LCM and general liability ILF (Premises/Operations Liability Table 2) 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.

(2) Hired Auto:

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

Hired Auto Loss Cost: 0.64

- ii. Multiply the result by the general liability LCM and general liability ILF (Premises/Operations Liability Table 2) to determine final premium for Hired Auto Liability coverage.

ISO COMMERCIAL LINES MANUAL
DIVISION SIX – COMMERCIAL GENERAL LIABILITY
EXCEPTION PAGE

Alaska

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.