

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. New Jersey - Hired Auto And Non-Owned Auto Liability, Form Number 141950

To provide additional coverage for Hired Auto and Non-Owned Auto Liability to ISO CG 00 01 Commercial General Liability Coverage Form, attach New Jersey - Hired Auto and Non-Owned Auto Liability Endorsement, Form Number 141950.

This form is optional at the discretion of the insured.

This form has premium impact.

a. Premium Determination

(1) Non-Owned Auto:

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

Class Code	Number of Employees	Non-Owned Auto Base Rate
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 Base Rate 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.

(2) Hired Auto:

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

Hired Auto Base Rate: 0.64

- ii. 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.