Auto Explanatory Memo

We are submitting for your review and approval the three (3) new endorsements to provide tailored coverage enhancements to the ISO Business Auto Coverage Form.

These forms are mandatory for Microbreweries and Wineries.

The new endorsements include:

• Auto Theft Reward

• Breweries And Wineries Physical Damages Coverage Extension

• Towing Amendatory Endorsement

Form Coverage Descriptions:

1. **Auto Theft Reward Endorsement 118352**

This endorsement amends coverage provided under the Commercial Auto Liability Coverage Part. We will pay up to a $2,000 reward for all information leading to the arrest and conviction of anyone for theft of a covered auto.

There is no premium for this Endorsement

1. **Breweries And Wineries Physical Damages Coverage Extension Endorsement 118353**

This mandatory endorsement provides physical damage coverage extensions specific to Brewery and Winery operations.

There is no premium for this Endorsement

1. **Towing Amendatory Endorsement 118354**

This endorsement amends coverage provided under the Commercial Auto Liability Coverage Part. This endorsement provides coverage up to the limit shown in the Declarations for towing and labor costs incurred each time a covered "auto" is disabled, provided that the labor is performed at the place of disablement.

There is no premium for this Endorsement