BUSINESS AUTO BROAD FORM ENDORSEMENT RULE PAGE

A. . **Premium Computation**:

1. Form A or Silver

Charge 1% of the liability and physical damage premium at policy limits. Coverages Included:

* 1. Subsidiaries and Newly Acquired or Formed Organizations
  2. Lessors as Insureds
  3. Employees As Insureds
  4. Employee Hired Autos – Liability & Physical Damage
  5. Amended Fellow Employee Exclusion
  6. Additional Temporary Transportation Expense
  7. Hired Auto Physical Damage – Loss of Use & Loss to Hired Auto
  8. Expense for Stolen Auto Return
  9. Exception to Mechanical Breakdown Exclusion for Airbags
  10. Amended Deductible Provision – Glass Breakage and Multiple Deductibles
  11. Auto Lease Gap Coverage
  12. Amended Duties in the Event of Accident, Claim, Suit or Loss
  13. Limited Waiver of Rights of Recovery Against Others
  14. Unintentional Failure to Provide Accurate and Complete Representations
  15. Amended Bodily Injury Definitions – Mental Anguish

Exception:

If under item 7, Hired Auto Physical Damage, the insured has hired auto exposure greater than 50 rental days per year, there will be an additional premium charge based on the Commercial Lines Manual Division One Automobile rating rules. The additional premium will only be for the rental days in excess of 50.

**Minimum premium** - $100 Maximum charge - $2000

1. Form B or Gold

Charge 1.5% of the liability and physical damage premium at policy limits. Coverages Included:

* 1. Subsidiaries and Newly Acquired or Formed Organizations
  2. Lessors as Insureds
  3. Additional Insured Where Required Under Contract or Agreement
  4. Employees As Insureds
  5. Employee Hired Autos – Liability & Physical Damage
  6. Drive Other Car Liability Coverage – Executive Officers
  7. Supplementary Payments – Bail Bonds and Loss of Earnings
  8. Amended Fellow Employee Exclusion
  9. Additional Temporary Transportation Expense
  10. Hired Auto Physical Damage – Loss of Use & Loss to Hired Auto
  11. Expense for Stolen Auto Return
  12. Exception to Mechanical Breakdown Exclusion for Airbags
  13. Amended Deductible Provision – Glass Breakage and Multiple Deductibles
  14. Auto Lease Gap Coverage
  15. Amended Duties in the Event of Accident, Claim, Suit or Loss
  16. Limited Waiver of Rights of Recovery Against Others
  17. Unintentional Failure to Provide Accurate and Complete Representations
  18. Amended Bodily Injury Definitions – Mental Anguish

Exception:

1. If under item 10, Hired Auto Physical Damage, the insured has hired auto exposure greater than 50 rental days per year, there will be an additional premium charge based on the Commercial Lines Manual Division One Automobile rating rules. The additional premium will only be for the rental days in excess of 50.
2. If under item 6, Drive Other Car Liability Coverage, there are more than 10 executive officers, there will be an additional premium charge based on the Commercial Lines Manual Division One Automobile rating rules. The additional premium will only be for the number of executive officers in excess of 10.
3. If under item 14, Auto Lease Gap Coverage, at least 10 vehicles and over 25% of the vehicles scheduled on the policy are leased long term with physical damage coverage, there will be an additional premium charge based on the Commercial Lines Manual Division One Automobile rating rules. The additional premium will only be for the number of vehicles in excess of 10 vehicles and in excess of 25% of the vehicles scheduled on the policy.

**Minimum premium** - $150 Maximum charge $2500