

BUSINESS AUTO BROAD FORM ENDORSEMENT  
RULE PAGE

**A. Premium Computation:**

Auto Broad Form Endorsement

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

Coverages Included:

- I.** Subsidiaries and Newly Acquired or Formed Organizations
- II.** Lessors as Insureds
- III.** Additional Insured Where Required Under Contract or Agreement
- IV.** Employees As Insureds
- V.** Drive Other Car Liability Coverage – Executive Officers
- VI.** Supplementary Payments – Bail Bonds and Loss of Earnings
- VII.** Amended Fellow Employee Exclusion
- VIII.** Glass Breakage
- IX.** Additional Temporary Transportation Expense
- X.** Expense for Stolen Auto Return
- XI.** Exception to Mechanical Breakdown Exclusion for Airbags
- XII.** Amended Deductible Provision – Glass Breakage and Multiple Deductibles
- XIII.** Auto Lease Gap Coverage
- XIV.** Vehicle Wrap Coverage
- XV.** Amended Duties in the Event of Accident, Claim, Suit or Loss
- XVI.** Limited Waiver of Transfer of Rights of Recovery Against Others To Us
- XVII.** Unintentional Failure to Provide Accurate and Complete Representations
- XVIII.** Amended Definitions

Exception:

If under item **XIII.** 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 - \$250 Maximum charge \$3000