# COMMERCIAL LINES MANUAL DIVISION ONE – COMMERCIAL AUTOMOBILE

**AUTOMOBILE DEALERS PROGRAM EXCEPTION PAGE**

The Automobile Dealers rating pages are amended as follows: Paragraph C. 4). is deleted and replaced with the following:

# Optional Coverages

* 1. The following endorsements are for use with the ISO Garage Coverage Form and are available to applicants wishing to broaden coverage provided by this policy. These endorsements provide coverage not available under the standard ISO Garage Coverage Form.

# Garage Extension Endorsement – Form No. 76762

This endorsement was developed encompassing 2 of the coverage endorsements available through ISO: CA 25 01 (Broad Form Products Coverage) and CA 20 55 (Fellow Employee Coverage).

# Garage Extension Endorsement (Defense Only) – Form No. 99139

This endorsement is attached to the ISO Garage Coverage Form to provide defense only coverage.

# Premium Calculation

The premium calculation for both endorsements is determined as follows:

* + - 1. Charge 3% of the Garage Liability premium for Section II Additional Coverages 1. Title Error and Omissions 2. Insurance Agents Errors and Omissions, 4. Truth in Lending Errors and Omissions for the Purchase or Lease of an Automobile and 5. Odometer Alteration Liability Coverage Applicable Only When the Insured is a Franchised Automobile Dealer.
      2. Charge 2% of the Garage Liability premium for Section II Additional Coverage 3. Automobile Dealers Legal Defense and Product Related Damages.
      3. Charge 1% of the Garage liability premium for Section I Fellow Employee, Defective Products and Work You Performed.
      4. Defense Only Option

Apply a credit of 0.05 with the attachment of Garage Extension Endorsement (Defense Only) – Form No. 99139.

Final premium is the sum of the charges and credits from A, B, C, and D above modified by a selected optional limit and/or deductible credit factor below applied to the Garage Liability premium.

# Optional Limits

1. **Section II** 1. Title Error and Omissions, 2. Insurance Agents Errors and Omissions,

4. Truth in Lending Errors and Omissions for the Purchase or Lease of an Automobile and 5. Odometer alteration Liability Coverage Applicable Only When the Insured is a Franchised Automobile Dealer.

|  |  |
| --- | --- |
| Limit 10,000/25,000 | Credit Factor 0.81 |
| 10,000/50,000 | 0.86 |
| 10,000/100,000 | 0.88 |
| 10,000/300,000 | 0.91 |
| 10,000/500,000 | 0.93 |
| 10,000/1,000,000 0.96 | |
| 25,000/25,000 | 0.93 |
| 25,000/50,000 | 1.00 |
| 25,000/100,000 | 1.03 |
| 25,000300,000 | 1.06 |
| 25,000/500,000 | 1.07 |
| 25,000/1,000,000 1.10 | |
| 50,000/50,000 | 1.09 |
| 50,000/100,000 | 1.19 |
| 50,000/300,000 | 1.23 |
| 50,000/500,000 | 1.26 |
| 50,000/1,000,000 1.29 | |
| 100,000/100,000 | 1.33 |
| 100,000/300,000 | 1.48 |
| 100,000/500,000 | 1.51 |

100,000/1,000,000 1.54

300,000/300,000 1.90

500,000/500,000 2.25

1,000,000/1,000,000 2.77

1. **Section II** Automobile Dealers Legal Defense and Product Related Damages

|  |  |
| --- | --- |
| 10,000/25,000 | 0.81 |
| 10,000/50,000 | 0.86 |
| 10,000/100,000 | 0.88 |
| 10,000/300,000 | 0.91 |
| 10,000/500,000 | 0.93 |
| 10,000/1,000,000 0.96 | |
| 25,000/25,000 | 0.93 |
| 25,000/50,000 | 1.00 |
| 25,000/100,000 | 1.03 |
| 25,000300,000 | 1.06 |
| 25,000/500,000 | 1.07 |
| 25,000/1,000,000 1.10 | |

# Optional Deductibles –

* 1. **Section II** 1. Title Error and Omissions 2. Insurance Agents Errors and Omissions, 4. Truth in Lending Errors and Omissions for the Purchase or Lease of an Automobile and 5. Odometer alteration Liability Coverage Applicable Only When the Insured is a Franchised Automobile Dealer.

|  |  |  |
| --- | --- | --- |
| **B.** |  | |
|  | Deductible | Credit Factor |
|  | $1000 | 1.00 |
|  | $2000 | .977 |
|  | $2500 | .959 |
|  | $3000 | .940 |
|  | $4000 | .887 |
|  | $5000 | .864 |
|  | $10,000 | .843 |
|  | $15,000 | .804 |
|  | $20,000 | .764 |
|  | $25,000 | .600 |

1. **Section II** Automobile Dealers Legal Defense and Product Related Damages.

|  |  |
| --- | --- |
| Deductible | Credit Factor |
| $1000 | 1.00 |
| $2000 | .977 |
| $2500 | .959 |
| $3000 | .940 |
| $4000 | .887 |
| $5000 | .864 |

# Minimum Premium

Minimum Premium for RV dealers is $750. Minimum Premium for All Other Dealers is $1000. Interpolate for limits or deductibles not shown.