

COMMERCIAL LINES MANUAL

DIVISION ONE: AUTOMOBILE

EXCEPTION PAGE

ADDITIONAL RULE

Educational Institution Auto Extension Plus

Description

Optional endorsement providing the following supplemental coverages for Commercial Auto Coverage Parts:

1. Officers, Employees and Volunteers as Insureds

The endorsement provides excess coverage for volunteers, employees, or elected or appointed administrative officials while using covered autos which are not owned, hired or borrowed by the named insured.

2. Broadened Named Insured

Extends the Named Insured to include certain incorporated subsidiaries and other acquired/formed organizations.

3. Increased Supplementary Payments

Increases bail bond coverage from \$250 to \$2,500.

4. Innocent Party Reimbursement

Adds \$25,000 for reimbursement of legal expenses incurred by an insured in the defense of a criminal action, investigation, or proceeding in which the insured is found not guilty of all charges.

5. Fellow Employee Exclusion Exception

Excepts from all the Fellow Employee exclusion, BI resulting from use of a covered auto owned or hired by the Named Insured Coverage is excess.

6. Automatic Hired Auto Physical Damage Coverage

When the policy provides physical damage coverage, this endorsement extends such coverage, subject to limitations, to hired autos of the Named Insured.

7. Limited Physical Damage Coverage For Personal "Autos" Of Employees Or Volunteers

Provides for payment of up to \$1,000 for loss, if no comprehensive or collision coverage applies or as reimbursement of the comprehensive or collision deductible applicable to an auto not owned by or rented to the Named Insured and being used by an employee or volunteer of the insured in the conduct of the Named Insured's operations.

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8. Leased Auto Additional Legal Obligation Coverage

For a leased auto which is a covered auto, and where the lessor is named as an additional insured, coverage is provided as a Physical Damage extension for the difference between ACV at the time of loss and the Named Insured's additional legal obligation as defined in the endorsement.

9. Towing Service/Service Call

\$5,000 of coverage for towing and labor costs incurred when a covered auto is disabled.

10. Window Glass Breakage Deductible Waiver

Under Physical Damage any applicable deductible is suspended when damaged glass is repaired rather than replaced.

11. Theft Extension

Amends insured's Physical Damage coverage to increase Additional Transportation Expense from \$15 per day/\$450 maximum to \$50 per day/\$1,000 maximum.

12. Rental Reimbursement Coverage

Provides for reimbursement of reasonable rental costs incurred for the rental of a substitute auto that temporarily replaces a covered auto described in the Declarations while such auto is being repaired due to a covered loss under Comprehensive Coverage, Specified Cause of Loss Coverage or Collision Coverage.

13. Personal Property of Insured

Provides \$500 for loss to personal property of the insured caused by or resulting from the insured attempting to restore or maintain order in or on a covered auto.

14. Malfunction Extension for Airbags

Under Physical Damage coverage, an exception is made to the exclusion relating to mechanical and electrical breakdown for accidental inflation of an airbag.

15. Sound Receiving and Transmission Equipment

Provides coverage for audio, visual and data electronic equipment that is permanently installed in a covered auto.

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16. Application of Comprehensive Deductible

The Physical Damage Comprehensive deductible is revised so that it applies on a per occurrence/per location basis instead of a per covered auto basis.

17. Multiple Deductibles

Provides a provision under Physical Damage to minimize the impact of two or more applicable deductibles when coverage applies under two or more Utica Mutual coverage forms or policies.

18. Bodily Injury Redefined

Amends the definition of "bodily injury" to include mental anguish which results from bodily injury, sickness or disease.

19. Unintentional Failure To Disclose Hazards

Confirms that we will not deny coverage based on Named Insured's unintentional failure to disclose existing hazards at policy inception.

20. Broadened Cancellation

Provides for 60-day notice of cancellation in other than non-payment situations.

21. Notice of Accident, Claim, Suit or Loss

Limits notification requirement to accidents known to certain specified individuals.

22. Hired Auto Changes

Extends the coverage territory to anywhere in the world for hired autos so long as insured's responsibility to pay is determined in a lawsuit brought in the U.S. or Canada.

23. Theft Expenses

Clarifies our intent to cover expenses incurred in returning a stolen covered auto to the Named Insured.

24. Additional Insured – By Contract, Agreement or Permit

Provides Additional Insured status to persons or organizations with whom the Named Insured has entered into a written contract, agreement or permit which requires that such insurance be provided.

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Form

Attach "Educational Institution Auto Extension Plus," **8-E-3128** to a Commercial Auto Policy written for a public educational institution.

Premium

Charge a \$250.00 annual premium for this endorsement. Premium is not subject to modification for increased limits, deviation, package factor, or experience or schedule rating plan.