



**FOR MORE  
INFORMATION,  
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## Commercial auto coverage summary

### **Auto liability**

Coverage for ownership, maintenance or use of covered “autos” for bodily injury or property damage to others while operating a covered auto.

### **Med pay**

Reimburses passengers and operators for medical expenses when caused by a covered accident.

### **Uninsured/underinsured motorists coverage**

Pays sums the insured is legally entitled to recover as a result of damages from the owner of a “Uninsured Motor Vehicle” for “bodily injury” and/or “property damage”- coverage requirements vary by state

### **Collision**

Pays for “loss” to a covered “auto” as a result of covered “autos” collision with another object or overturn.

### **Comprehensive**

Pays for “loss” to a covered “auto” from any cause except covered “auto’s” collision with another object or overturn.

## Auto enhancement(s) available upon request

### **Lessors as insureds**

For “auto” leased without drivers- autos are treated as owned autos for coverage purposes.

### **Lease gap coverage**

Covers the unpaid amount due on a lease or loan in case of a total loss; the amount is reduced by any amount paid under Physical Damage coverage or amounts.



### **Additional insured**

Where required under contract or agreement

### **Employees as insureds**

Employees are covered while using a covered “auto” you do not own, hire or borrow, in your business or personal affairs.

### **Employee hired autos**

Covers employees who hire/rent autos to conduct company business.

### **Hired physical damage**

Covers any auto you lease, hire, rent or borrow

### **Drive other car liability coverage**

Covers executive officers or his/her spouse using company cars on personal basis and is designed to fill a potential coverage gap where the only family vehicle is one supplied by or owned by a business. (Where no personal auto policy exists otherwise).

### **Bail bonds and loss of earnings**

\$2500 for cost of bail bonds and loss of earnings up to \$300 a day.

### **Transportation expenses**

\$60 per day up to maximum \$2000 when a covered auto sustains loss or damage from a covered cause of loss.

### **Hired auto physical damage-loss of use & loss to hired auto**

\$30 per day up to a maximum of \$1000 per accident; up to \$50,000 limit for loss to hired auto.

### **Glass breakage**

Waived if glass is repaired rather than replaced.

