



**FOR MORE
INFORMATION,
PLEASE CONTACT:**

Amwins Program Underwriters
4725 Piedmont Row Drive
Suite 600
Charlotte, NC 28210

Laurie McKenzie, CIC, AU
Associate Director
704-749-2736
laurie.mckenzie@amwins.com

www.amwins.com/apu

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.

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.

