



# Commercial Automobile Insurance

If your vehicle is owned by a business or used for business purposes, a commercial auto policy is recommended. A commercial auto insurance policy can provide higher limits of liability, cover a variety of types of vehicles, and can be customized based on vehicle types, number of vehicles, who uses the vehicle.

Taking the time to understand the language and symbols available on commercial automobile insurance policies is important to know how you're protected. The symbol may apply to the type of vehicle covered or the vehicle's ownership status. The various terms within your policy have specific definitions that you should become familiar with. The symbols are different on coverage for liability as compared to physical damage coverage.

## Liability Coverage Auto Symbols

- 1 = Broadest symbol; covers any "auto." (ANY AUTO)
- 2 = Covers any "auto" owned by the insured, including those attained after the policy begins. It also applies to trailers used with owned vehicles. (OWNED AUTOS ONLY)
- 3 = Covers only private passenger "autos" owned by the insured. (OWNED PRIVATE PASSENGER AUTOS ONLY)
- 4 = Covers all "autos," other than private passenger vehicles owned by the insured. This includes vehicles that are attained after the policy begins and also applies to trailers used by an owned vehicle. (OWNED AUTOS OTHER THAN PRIVATE PASSENGER AUTOS ONLY)
- 5 = Applies to "autos" owned by the insured that are garaged or licensed in no-fault benefit law states. (OWNED AUTOS SUBJECT TO NO-FAULT)
- 6 = Applies to "autos" that are garaged or licensed in states where uninsured motorist coverage is required. (OWNED AUTOS SUBJECT TO A COMPULSORY UNINSURED MOTORIST LAW)
- 7 = Covers only the "autos" and trailers listed on the policy. (SPECIFICALLY DESCRIBED AUTOS)
- 8 = Covers "autos" that the insured leases, hires, rents or borrows for their own use. It does not cover "autos" that are leased, hired, rented or borrowed for employee or family member usage. (HIRED AUTOS ONLY)
- 9 = Covers "autos" that the insured does not own, lease, hire, rent or borrow, but are used for business purposes. These "autos" may be owned by employees or family members, but must be used for the insured's business or personal matters. (NON-OWNED AUTOS ONLY)

*This article is provided by 3000 Insurance Group and is to be used for informational purposes only and is not intended to replace the advice of an insurance professional. Visit us at [3000insurancegroup.com](http://3000insurancegroup.com). © 2014 Zywave, Inc. All rights reserved.*



# Commercial Automobile Insurance

## Physical Damage Coverage Automobile Symbols

- 1 = Covers “autos” owned by the insured, including those attained after the policy begins. (OWNED AUTOS ONLY)
- 2 = Covers only private passenger “autos” that are owned by the insured. (OWNED PRIVATE PASSENGER AUTOS ONLY)
- 3 = Covers all “autos” (other than private passenger vehicles owned by the insured. (OWNED AUTOS OTHER THAN PRIVATE PASSENGER AUTOS ONLY)
- 4 = Applies to “autos” that are listed on the policy. This also covers trailers used with a listed vehicle. (SPECIFICALLY DESCRIBED AUTOS)
- 5 = Covers “autos” that the insured leases, hires, rents or borrows for his/her own use. This does not cover “autos” leased, hired, rented or borrowed for use by an employee or family member. (HIRED AUTOS ONLY).

At times, there may not be an applicable symbol for the type of coverage provided. In those instances, a special symbol is used and added to the policy by way of an endorsement. The endorsement will contain a complete description and explanation of the symbol’s meaning, and the symbol will also appear with the applicable coverages on the policy.

It is imperative that you understand these symbols to ensure that you are properly covered. Consult 3000 Insurance Group today to learn more automobile insurance policy symbols, their meanings and how this applies to your coverage.

*This article is provided by 3000 Insurance Group and is to be used for informational purposes only and is not intended to replace the advice of an insurance professional. Visit us at [3000insurancegroup.com](http://3000insurancegroup.com). © 2014 Zywave, Inc. All rights reserved.*