

Commercial Auto

2015 REVISIONS SUMMARY

Auto Dealers Coverage Form Replaces the Garage Coverage Form

Highlights include:

- “Who is an Insured” expanded to include spouses of members and officers and managers of limited liability companies
- Locations and operations medical payments
- General liability coverages added:
 - ▶ General liability bodily injury and property damage limit
 - ▶ Separate general liability and products and work performed aggregates
- Broadened Coverages—Garages (CA2514) has been incorporated into the auto dealers form
 - ▶ Personal and advertising injury
 - ▶ Damage to rented premises liability
 - ▶ Host liquor
 - ▶ Incidental medical malpractice
 - ▶ Nonowned watercraft
- Acts, errors and omissions coverage included
 - ▶ Truth in lending, odometer mileage, insurance agent/broker and title
 - ▶ Errors and omissions coverages not included are available by endorsement
- Blanket other than collision coverage available

Many General Liability Endorsements and Exclusions Are Now Available on Auto Dealers

New Auto Dealers Enhancement Endorsements With Expanded Coverages

- Essential (CA7474)
- Elite (CA7475)

Business Auto Physical Damage Coverage Form Withdrawn

Business Income and Extra Expense Coverage for Commercial Autos

- Schedule vehicle or blanket basis coverage available
- Comprehensive, collision and specified cause of loss coverage available
- Limits of insurance options include up to \$100,000 per unit with \$1,000,000 policy limits (higher limits available)
- Multiple waiting period, coinsurance and period of restoration options to customize coverage
- Business Interruption Questionnaire (CA8238)

Renewal Questionnaires Available

- Auto Dealers and Recreational Vehicles Questionnaire (CA8167)
- EMC Choice® Equipment Dealers Questionnaire (IL8539)

Policyholder Notices

- Business Auto and Motor Carrier (CA8245)
- Auto Dealers (CA8246)



Revisions effective Nov. 1, 2015.

Contact Us

Contact your EMC marketing representative, underwriter or insurance agent for more information.

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