

Business Auto Coverage

Expansion Summary

AmTrust's Business Auto Coverage Expansion is a comprehensive coverage enhancement designed for small businesses. For minimal cost, your insureds can have business auto coverages second to none. Please call your Sales or Underwriting Partner for more information.



Leading Writer

of Workers' Compensation insurance in the U.S.



\$24.8 Billion

in total assets



\$3.5 Billion

in GAAP surplus capital

- Hired car physical damage coverage amendment of other insurance provisions as to covered autos and autos rented by individual employees in your business; you must have hired and non-owned auto coverage for this physical damage enhancement to apply
- Deductible waived for covered auto on glass if "repaired"
- Limited personal effects coverage in covered auto up to \$2,500 per loss with no deductible
- Downtime loss coverage up to a maximum of \$100 per day / 30 days
- Rental Reimbursement coverage up to a maximum of \$100 per day / 30 days
- Diminishing deductible with loss-free policy periods
- Insurance is primary and noncontributory

This coverage highlight of AmTrust North America's Business Automobile Expansion Coverage Endorsement CA990187 does not grant any coverage, nor form a part of your policy. For the actual coverage wording, please refer to the applicable form CA990187. \$250 flat charge per policy.

Coverage Highlights

- Certain newly acquired or formed organizations covered up to 180 days
- Your employees are defined as an insured for autos rented in their own name (with your permission) in the conduct of your business
- Blanket additional insured status when required by a covered contract or agreement
- Increased supplementary payments for expenses incurred by you at our request
- Fellow employee exclusion removed
- Towing and labor cost covered if labor is performed at the place of disablement; limit \$250 per disablement with no deductible
- Increased temporary transportation expenses for covered theft of a private passenger auto (limits \$50 per day / \$1,000 maximum with 48-hour wait period)
- Accidental airbag discharge recovery cost
- Loss payee/lessee loan gap coverage for a covered total loss of an auto
- Single deductible applies on multi-unit claims
- Narrowed requirements for knowledge of loss
- Blanket waiver of subrogation granted for an insured contract
- Failure to disclose wording broadened for unintentional acts