

# Business Auto Liability

## Highlighted Features

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- Combined single limit \$1 million
- Umbrella limits to \$10 million available
- Broad definition of insured includes nonprofit itself as well as employees and volunteers
- Symbol One Liability Coverage available
- Hired Auto Physical Damage Liability is available for an additional charge upon request
- Rental Reimbursement Coverage included for owned vehicles up to 30 days at \$50 a day with higher limits available
- UM waiver of collision deductible included
- Drive Other Car Coverage free upon request

## Coverage in Action

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A nonprofit's employee is traveling on agency business and is rear-ended by an uninsured motorist. The crash is severe, pushing the nonprofit's vehicle into the vehicle ahead. The employee's neck and back injuries are serious and require two surgeries over an extended period. While workers' compensation insurance will pay for

medical and disability benefits that are not covered under the nonprofit's uninsured motorist coverage, the nonprofit's uninsured motorist coverage will cover the additional economic and non-economic damages to which the employee would otherwise be entitled to receive from the uninsured motorist.



The insurance policy, not this brochure, forms the contract between the insured and the insurance carrier. The policy may contain limits, exclusions, and limitations that are not disclosed in this brochure. Coverages may differ by state.

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