

Non-owned/Hired Auto Liability

Highlighted Features

Non-owned Auto Liability

- Covers autos the nonprofit doesn't own, lease, rent, borrow, or hire to use in connection with the nonprofit's business
- \$1,000,000 limits
- Coverage designed to extend to the nonprofit organization and its drivers
- Coverage includes autos owned by the nonprofit's employees and volunteers
- Umbrella, if applicable, follows form
- Low minimum premium

Hired Auto Liability

- Covers autos the nonprofit leases, hires, rents, or borrows, other than employees' or volunteers' autos
- \$1,000,000 limits
- Coverage designed to extend to the nonprofit organization and its drivers
- Coverage is excess over the rental company's policy
- Umbrella, if applicable, follows form
- NIAC – Hired Auto Physical Damage Coverage included subject to deductible, eliminates costly daily physical damage waivers charged by rental companies
- ANI – Hired Auto Physical Damage Coverage available for an additional premium, subject to a deductible (HAPD written by NAE)
- Low minimum premium

Coverage in Action

A nonprofit's employee rents a vehicle for three days for business purposes. When returning the vehicle to the rental company, damage was noticed on the vehicle. The nonprofit had purchased Hired Auto Physical Damage coverage, so subject to the HAPD collision deductible, the claim is handled and paid by the nonprofit's auto policy, and the employee does not need to involve her personal auto insurer.



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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