

17.3 COMMERCIAL AUTO COVERAGE

Like individuals, businesses need both liability (casualty coverage) and physical damage (property coverage) for losses that arise out of autos owned by or used in the business. In this unit, we will focus on automobile coverages designed to cover the commercial auto exposures of businesses that can be insured under the commercial auto policy.

The **commercial auto** policy can be written as a monoline policy or can be included in the commercial package policy (CPP). A commercial auto policy must contain the following elements:

- Common policy declarations
- Common policy conditions
- One of five separate coverage forms: business auto, business auto physical damage, garage, truckers, or motor carrier
- *Appropriate declarations for coverage form selected*

This unit will focus on the business auto coverage form; our discussion of the other commercial auto coverage forms will be limited to the ways in which they *differ* from the business auto form.

Commercial Auto Coverage



Commercial Auto Coverage

- Monoline or included in a CPP
- Must include:
 - Declarations
 - Conditions
 - 1 of 5 separate coverage forms and appropriate declarations forms

Quizlet Insurance Handbook Chapter 17

Michael Seilmaier

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