



P R O D U C T S U M M A R Y

Commercial Auto Broad Form Endorsement



If you carry a Garage Policy or Commercial Auto Policy with Harleysville, you already know you have exceptional coverages at competitive rates. However, there may be times when you're interested in broader protection than may be currently found in your standard policy.

Our Commercial Auto Broad Form Endorsement contains valuable coverage features that improve on many standard policy provisions and introduce many desirable extras—all for one very modest additional premium. Here's a quick look at how this endorsement gives you much broader protection on the road compared to your standard coverage.

Liability coverage

Broad form named insured ⁽¹⁾	We'll cover, as an insured under your policy, any legally incorporated subsidiary in which you own 50% of the voting stock, plus organizations acquired or formed by your business over which you maintain majority ownership.
Employees as insureds	We've added coverage to protect your business if an employee is negligent while using his or her own vehicle during the course of business.
Supplementary payments	We've increased the limit for the cost of bail bonds from \$250 to \$2,500, and the limit for reasonable expenses you incur at our request from \$100 to \$500 ⁽³⁾ a day.
Prejudgment interest ⁽¹⁾	We'll pay prejudgment interest awarded against you on that part of the judgment we pay. However if we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on a period of time <i>after</i> our offer.
Fellow employee ⁽¹⁾	We'll cover your liability for bodily injury to a fellow employee if the injury results directly from the use of a covered auto you own or hire. This insurance is excess over any other collectible insurance.
Mental anguish ⁽¹⁾	We've broadened the definition of "bodily injury" to cover claims alleging mental anguish.
Additional insured by contract, permit or agreement ⁽²⁾	We provide automatic additional insured coverage when you are required to do so in a contract, permit or agreement. If required in that same contract, permit or agreement, coverage is provided on a primary and non-contributory basis.

Physical damage coverage

Hired car physical damage	If you have Hired Car Liability coverage and Collision, Comprehensive or Specified Causes of Loss coverage on any auto you own, we'll provide Hired Car Physical coverage up to \$50,000 of Actual Cash Value or Cost of Repair, minus only the deductible that applies to any owned car for the same coverage. No deductible applies for fire or lightning.
Transportation expenses	We've enhanced coverage to provide a higher limit of \$50 per day (starting 24 hours after theft occurs) and a maximum limit of \$1,500—more than <i>triple</i> the usual coverage.
Loss of use expenses ⁽¹⁾	We will cover up to \$50 ⁽⁴⁾ per day for expenses you are legally responsible to pay—under a written rental contract or agreement—for loss of use of a vehicle rented or hired without a driver. We'll pay up to a maximum of \$1,500 ⁽⁴⁾ for temporary expenses incurred due to theft of a commercial auto.
Extra expense ⁽¹⁾	We will pay the expense of returning a stolen covered auto to you.



Commercial Auto Broad Form Endorsement (continued)

Personal effects	If an auto you insure with us is stolen, we'll pay up to \$500 for loss to wearing apparel and other personal effects owned by you that were in the vehicle. No deductible applies.
Accidental discharge of airbag	With this endorsement, you're covered for this costly mishap.
Lease/loan gap coverage⁽⁵⁾	If, at the time of a loss, the outstanding balance on the loan ⁽⁶⁾ or lease of your commercial vehicle is more than the actual cash value of the auto, we'll pay the difference for you.
Towing and labor⁽²⁾	If a covered vehicle is disabled, we'll pay towing and labor costs up to \$100 per incident for private passenger vehicles and up to \$150 per incident for light trucks.
Rental reimbursement⁽²⁾	We'll reimburse you for rental costs you incur—up \$50 per day subject to a maximum of \$1,500—because of loss to a covered private passenger auto or light truck for which you carry Comprehensive and Collision coverage.
Deductibles	
Multiple policies with Harleysville	If you carry another (non-auto/garage) policy with Harleysville that can be applied to the same accident, if the deductible under your commercial auto or garage policy is the smallest deductible, it will be waived. If the deductible under your commercial auto or garage policy is not the smallest deductible, it will be reduced by the amount of the smallest deductible.
Two or more vehicles in accident⁽⁷⁾	If your company suffers an accident involving two or more covered autos on which you carry Comprehensive or Specified Causes of Loss coverage, only one (the highest) deductible will apply.
Glass breakage	We will not apply a deductible to glass breakage if the glass is repaired, rather than replaced, in a manner acceptable to us.
Conditions	
Notice of and knowledge of occurrence⁽¹⁾	Your obligation to notify us of an accident applies only when the accident or loss is known by you, a partner or an executive officer, or insurance manager of your corporation.
Unintentional failure to disclose hazards⁽¹⁾	If you unintentionally fail to disclose hazards existing at the inception of your policy, we will not deny coverage because of that oversight.
Hired car coverage territory	For short-term (less than 30 days) hired autos, your coverage territory is anywhere in the world.
60 days' notice of cancellation	If we cancel your coverage for any reason other than non-payment of premium, we will notify you at least 60 days before the cancellation date to give you and your agent extra time to replace your insurance protection.
Waiver of subrogation⁽²⁾	If a person or organization for whom you perform work requires you, in their contract, to obtain a "hold harmless" agreement, this feature fulfills that requirement by clearly stating that we will not enforce our right to recover payment from them for a loss insured under your policy.

(1) Coverage not available in VA

(2) Coverage not available in CT

(3) Up to \$300 in CT and VA

(4) Up to \$25 per day to a maximum of \$750 in CT

(5) Coverage not available in NY

(6) Only lease gap—not loan gap—coverage applies in CT and VA

(7) Provision does not apply in CT and VA

Note: This product summary is intended strictly to highlight the key features of Harleysville's Commercial Auto Broad Form Endorsement, which vary in some states. Consult your agent and refer to the actual coverage form for information regarding certain limitations and exceptions that may apply.