

Auto Liability Insurance United States except Hawaii

What is This Coverage?

AUTOMOBILE INSURANCE – Coverage for losses that result from the ownership, maintenance or use of covered vehicles including owned, non-owned and hired vehicles.

FREQUENTLY ASKED QUESTIONS

Q: Do employees need to purchase Liability or Physical Damage Insurance when renting a vehicle for company business?

A: No. However, the rental contract should be in the name of AURA and the employee.

Q: Will AURA's Auto Liability or Physical Damage coverage respond if a spouse is driving a vehicle rented for business purposes?

A: Yes. However, the spouse must be shown on the rental contract as a driver of the rented vehicle.

Q: Are guests allowed to drive AURA vehicles?

A: Yes. Coverage will respond if the driver is using the vehicle with AURA's permission.

Q: Is the employee's vehicle covered while driving their personal vehicle on company business?

A: No. If an employee is involved in an accident in their personal vehicle while on company business, the employee's personal auto insurance coverage would respond. The Non-Owned Auto Liability coverage would respond in the event a claim was filed against AURA as a result of the accident. If a claim/suit were also filed against the employee, the AURA policy would defend the employee, assuming it were a covered loss.

Q: What is considered business purposes with rental vehicles?

A: Activities that are approved by AURA, meaning a managers approval with reasonable consideration.

Q: What if my child is in the rental vehicle?

A: The child would be covered if approved by AURA.

This account summary is a brief outline of the coverages afforded under your insurance policies. Since it is for informational purposes only, it should not be construed to constitute the entire insurance contract. As your policies may contain additional coverages and restrictions, the exact wording should be consulted.



Association of Universities for Research in Astronomy, Inc.

Policy Number: 72 UENGM 8080
Carrier: Hartford Casualty Insurance Company

Table with 2 columns: Limits of Liability and Vehicles Covered. Rows include Bodily Injury and Property Damage, Medical Payments Per Person, Personal Injury Protection, Uninsured and Underinsured Motorists, and Garagekeepers Legal Liability.

Comments

- Any addition of vehicles to Center fleet must be reported Chuck Gessner, when acquired to assure coverage.

Coverage Enhancements

Broad Form Named Insured
Amended Fellow Employee Exclusion
Expanded Territory - Hired Auto
Lease Gap Coverage
Glass Repair - Waiver of Deductible

Major Exclusions, But Not Limited To:

Expected or Intended Injury
Workers' Compensation
Employer's Liability
Care, Custody or Control
Pollution - Except if Upset or Overturn

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