

Association of Universities for Research in Astronomy, Inc.

Auto Liability Insurance United States except Hawaii

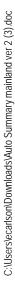
What is This Coverage?

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.







Association of Universities for Research in Astronomy, Inc.

Policy Number: 72 UENGM 8080

Carrier: Hartford Casualty Insurance Company

Limits of Liability	<u>Vehicles Covered</u>		
Bodily Injury and Property Damage	Any Auto	\$	1,000,000
Combined Single Limit			
Medical Payments Per Person	Any Owned Auto	\$	5,000
Personal Injury Protection	As Required by Law		Statutory
Uninsured and Underinsured Motorists	Any Owned Auto	\$	1,000,000
Combined Single Limit			
Hired Auto Physical Damage			
Actual Cash Value, Cost of Repairs or \$35,000, whichever is less			
♦ Comprehensive Deductible		\$	250
◆ Collision Deductible		\$	500
Garagekeepers Legal Liability	Vehicles of Others in the Care,	\$	100,000
◆ Comprehensive Deductible per vehicle/total	Custody or Control of Insured	\$	250/1,000
◆ Collision Deductible		\$	1,000

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

