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.

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