

International Automobile

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: Yes. If renting a vehicle anywhere other than the United States the two coverages must be purchased through the rental firm.

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, AURA's international coverages only respond excess of the locally purchased coverage. Therefore, it is imperative that the local coverages be purchased, and that the spouse be named as a driver for that 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 personal vehicle covered while driving 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.

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.