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.