

## Human Services Program | Coverage Highlights

### Business Auto Broadening Endorsement

#### WHO IS AN INSURED?

- Broad Form Named Insured
- Employees as Insureds
- Employee Hired Auto
- Volunteers as Insureds

#### BROADENED LIABILITY SUPPLEMENTARY PAYMENTS

- Bail Bonds \$3,000
- Reasonable Expense Incurred up to \$300/day

#### PHYSICAL DAMAGE COVERAGE AMENDMENTS

- Airbag Discharge
- Auto Loan / Lease Gap Coverage
- Electronic Equipment (no deductible applies) up to \$400
- Full Glass Coverage
- Hired Car Loss of Use \$80/day, up to \$800
- Hired Car Physical Damage up to \$40,000
- Personal Effects up to \$500
- Rental Reimbursement (no deductible applies) \$50/day, up to 30 days
- Towing (no deductible applies) up to \$75/disablement
- Transportation Expenses \$50/day, up to \$1,500

**Auto Physical Damage Deductibles apply unless otherwise noted. Auto Physical Damage extensions/amendments/enhancements apply only to vehicles covered by corresponding auto physical damage coverage.**

#### OTHER AMENDMENTS

- Blanket Waiver of Subrogation
- Knowledge of Occurrence
- Unintentional Errors and Omissions

These Business Auto Broadening Endorsement highlights are provided for general reference only. The specific coverage form governs the actual terms and conditions. Please refer to the actual coverage form for specific terms and conditions.

Statements of coverage availability and scope in this document are general in nature, subject to change and provide no guaranty or warranty of coverage, express or implied. Berkley Human Services offers insurance coverage through affiliates of the W.R. Berkley Company, each of which is rated A+ (Superior) by the A.M. Best Company. This document does not amend or otherwise affect, the terms, conditions or limitations of the coverage or coverages of any insurance policy issued by Berkley Human Services on behalf of its affiliates. Please read all coverages completely and carefully.