

Silver Series Plus for Commercial Auto Policies

Insuring Peace of Mind with Donegal

You have a successful business that you can be proud of. Donegal wants to make sure you get insurance coverage at a cost that gives you value for your money. At Donegal, we are "There When It Matters Most."

We've designed our Commercial Automobile Insurance program with you in mind. This product is designed to be flexible and can provide liability and physical damage protection for a single vehicle or an entire fleet of vehicles.

Silver Series Plus Business Auto Coverage Enhancement Endorsement

Our Silver Series Plus Business Auto Coverage Enhancement Endorsement is a great value, as it provides many additional or increased coverages packaged together at a very reasonable cost.

The following additional coverages are included in the Silver Series Plus Business Auto Coverage Enhancement Endorsement:

- **Airbag Accidental Discharge Coverage** – Coverage is provided for the accidental discharge of an airbag in a covered auto due to a mechanical breakdown if the airbag is replaced in a manner acceptable to the company. No deductible is applicable to this coverage.
- **Audio, Visual and Data Electronic Equipment Coverage** – Physical Damage coverage is extended to include any electronic equipment that receives or transmits audio, visual or data signals.
- **Auto Loan/Lease Gap Coverage** – Coverage is provided for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle and the actual cash value of the vehicle.
- **Blanket Waiver of Subrogation** – Under Section II - Liability Coverage, the Company's right of subrogation against any person or organization are waived under certain circumstances, prior to a loss, when you have agreed in a written contract to waive your rights to recover with that person or organization.
- **Broad Form Named Insured** – Any organization or subsidiary which is a legally incorporated entity of which you own or newly acquire a majority financial interest is also included as a named insured.
- **Broadened Towing and Labor Costs** – Towing and labor coverage is broadened to apply to all types of vehicles subject to a \$75 per disablement limit of insurance, and a \$600 maximum limit per policy period for autos other than private passenger types.
- **Broadened Transportation Expenses Coverage** – The coverage provided in the basic policy is broadened to apply to all vehicle types and the limit of insurance is increased to \$60 per day/\$1,800 maximum.
- **Glass Repair Deductible Waiver** – Any deductible applicable to glass damage is waived when the glass is repaired in a manner acceptable to the Company instead of replaced.
- **Hired Auto Physical Damage Coverage** – Physical damage coverage is included for any auto you hire without a driver Coverage is subject to a \$500 deductible and a \$50,000 limit of insurance.
- **Knowledge of an Accident, Claim, Suit or Loss** – The condition requiring notification of an accident, loss or suit is amended to apply only if the accident, loss or offense is known by you.
- **Limited Worldwide Coverage for Hired Autos** – Subject to certain conditions, hired auto coverage is extended to apply worldwide.
- **Loss of Use Expenses** – Coverage is provided for expenses you are legally responsible to pay for loss of use of a vehicle rented or hired without a driver, under a written rental contract or agreement. Coverage is subject to a limit of \$65 per day up to a maximum of \$750.
- **Parked Auto Collision Deductible** – Any deductible applicable to a covered auto arising out of a loss while the auto is in the care, custody or control of the insured; legally parked; and unoccupied at the time of the loss is reduced to \$100.
- **Personal Effects** – In the event of a total theft of a covered auto, coverage is provided for loss to personal effects which are owned by an insured and are located in or on the covered auto. A limit of \$400 and no deductible apply to this coverage extension.
- **Rental Reimbursement Coverage** – This coverage provides for rental reimbursement expenses because of loss to any covered auto, subject to a \$600 per loss limit of insurance.
- **Supplementary Payments Increased Limits** – The limit of insurance for the cost of bail bonds is increased to \$3,000.
- **Unintentional Failure to Disclose Hazards** – This condition provides that coverage will not be denied because of unintentional omission of, or unintentional error in, any information provided by the insured.

Refer to endorsement CAD 09 04 for complete coverage details.

Your agent is an insurance professional able to give you complete information on Commercial Insurance and other products. So call today for a free insurance consultation.

This material is designed to provide a simplified description of the Silver Series Plus for Commercial Automobile Policies. It gives only a general description of some of the coverages available. The actual coverage provided is governed by the language of the insurance policy issued to you. Additionally, the coverages described in this brochure may vary based on customer request or statutory requirements. Your agent can offer you professional advice and answer any questions you may have before you buy.

