

The **Select Auto CoveragePlus**[®] Endorsement (CA T4 20 02 15 edition)

SELECT ACCOUNTS | SMALL BUSINESS | NATIONAL

Imagine this:

Your client owns a small consulting firm. One of the employees has a meeting with one of the firm’s most important customers located across town. The employee decides to use his own personal car to get there. While en route to meet the customer, the employee runs a red light and injures a pedestrian crossing the street. Unfortunately, the employee’s personal auto policy did not fully cover this loss.

Luckily, you recommended that your client purchase the **Select Auto CoveragePlus** endorsement along with liability coverage for any auto under his current Travelers business auto policy. Your client can breathe easy because the endorsement includes the client’s employee as an insured for liability coverage while using a covered auto owned by that employee in the client’s business.

Travelers Select Accounts offers the **Select Auto CoveragePlus** endorsement for a base premium of \$35.00 and an additional \$18.00 per self-propelled auto on the policy. For New Jersey, a flat rate of \$30.00 per self-propelled auto is applied. The coverages provided by this endorsement are available on policies with 50 or fewer self-propelled autos.* With such competitive and affordable pricing, it was an easy decision for your client to include this endorsement on his current business auto policy.

See below for more valuable information about the coverages available with this new **Select Auto CoveragePlus** endorsement.

** As of the date of this publication, this new version of the form is currently not available in FL, HI, NY and VA. Please contact your Account Executive or Sales Executive for the latest state approval updates.*

Coverage Highlights	Standard ISO Form (CA 00 01 10 13 edition)	Select Auto CoveragePlus (CA T4 20 02 15 edition) **
Employees as Insured	Not Included	Adds the named insured’s employees as insureds while using a covered auto the named insured doesn’t own, hire or borrow, including a covered auto owned by that employee, in the named insured’s business or personal affairs.
Supplementary Payments – Increased Limits	Includes payments for bail bonds up to \$2,000 and reasonable expenses incurred by the insured at the insurer’s request for actual loss of earnings up to \$250 a day.	Increases the maximum payments for bail bonds up to \$3,000 and reasonable expenses incurred by the insured up to \$500 a day.
Physical Damage – Transportation Expenses – Increased Limit	Provides up to \$20 per day to a maximum of \$600 for temporary transportation expenses incurred by the named insured because of the total theft of a covered private passenger auto.	Provides up to \$50 per day to a maximum of \$1,500 for temporary transportation expenses incurred by the named insured because of the total theft of a covered private passenger type auto.
Airbags	Not Included	Under comprehensive coverage, provides up to \$1,000 for loss to airbags in a covered auto owned by the named insured not intentionally inflated and not covered under a warranty.
Waiver of Deductible – Glass		No deductible for a covered auto will apply to glass damage if the glass is repaired rather than replaced.

Personal Property Coverage	Not Included	In the event of the total theft of the named insured's covered auto, provides up to \$400 coverage for loss to personal property owned by an insured and in the covered auto.
Auto Loan Lease Gap Coverage	Not Included	In the event of a total loss of a covered private passenger type auto for which physical damage coverage is provided by the policy, provides coverage for certain unpaid amounts due on the lease or loan of that auto. Such as the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle and the actual cash value of the vehicle.
Audio, Visual and Data Electronic Equipment – Increased Limit	Provides a maximum limit of \$1,000 for loss to certain electronic equipment which is permanently installed in or upon locations of a covered auto other than those normally used by the auto manufacturer for the installation of such equipment.	Eliminates the maximum limit of \$1,000 for loss to such permanently installed electronic equipment.
Hired Auto Physical Damage Coverage	Available for a separate charge, based on the auto symbols selected.	Extends physical damage coverage to a hired auto that is a covered auto for liability coverage if the policy provides physical damage coverage for owned autos. The limit of coverage is \$50,000 subject to the highest physical damage deductible on the policy.
Blanket Waiver of Subrogation	Not Included	Eliminates the need to schedule this waiver for a specific person or organization.
Blanket Additional Insured	Anyone liable for the conduct of an insured described in the Who Is An Insured provision for liability coverage is an insured, but only to the extent of that liability.	Reinforces that there is no need to specifically schedule certain persons or organizations as additional insureds where such is required in a written contract or agreement.
Employee Hired Autos	Not Included	Provided the policy includes liability and physical damage coverage for hired autos, adds the named insured's employees as insureds while operating an auto hired or rented under a contract or agreement in that employee's name with the named insured's permission while performing duties related to the business. Also makes hired auto physical damage coverage primary for such autos.
Coverage Extensions – Trailers	If liability coverage is provided by the policy, trailers with a load capacity of 2,000 pounds or less designed primarily for travel on public roads are also covered autos for liability coverage.	Increases the load capacity of such trailers to up to 3,000 pounds.

**NH form: CA F1 51
AK Form: CA F1 54



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