

# Commercial Auto Symbols

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Many businesses that have to deal with vehicles protect themselves with commercial auto coverage. However, not so many have taken the time to closely examine the insurance policy that responds to business vehicle losses. If a business owner did read their policy, he or she may notice the little numbers that appear next to each coverage. These numbers are called auto symbols and they each have a unique meaning.

## Covered Auto Designation Symbols

Those little numbers on your policy's cover page are called covered auto designation symbols. Each symbol has a special meaning as they represent the type of vehicle that is protected by the applicable liability or physical damage insurance limit. As you review the symbol definitions, it is important to remember several points. One is that the symbol may apply to either a particular kind of vehicle OR the vehicle's ownership status. The second point is that "auto" is a defined term, so you must be familiar with your particular policy's definitions (they can vary among different insurance companies). A third point is that the symbols differ depending on whether the coverage is for liability or physical damage.

## Liability Coverage Auto Symbols

1 = Any "Auto"

This is the broadest symbol designation and covers any "auto."

2 = Owned "Autos" Only

This symbol covers any "auto" owned by an insured, including any "auto" that is acquired after the policy begins. The symbol also applies to any "trailer" while it is towed by an owned vehicle.

3 = Owned Private Passenger "Autos" Only

This symbol covers only private passenger type "autos" owned by the insured, including any private passenger type that may be acquired after the policy begins.

4 = Owned "Autos" Other Than Private Passenger "Autos" Only

This symbol covers all "autos" other than private passenger type "autos" (vans, trucks, motorized equipment) owned by an insured, including such vehicles that may be acquired after the policy begins. The symbol also applies to any "trailer" while it is towed by an owned vehicle.

5 = Owned "Autos" Subject To No-Fault

Any "auto" owned by an insured that is garaged or licensed in a state where no-fault benefit laws exist. This symbol also applies to any "auto" acquired after the policy begins.

6 = Owned "Autos" Subject To A Compulsory Uninsured Motorist Law

Any "auto" owned by an insured that is garaged or licensed in a state where drivers are required to carry uninsured motorist coverage. This symbol also applies to any "auto" acquired after the policy begins.

7 = Specifically Described "Autos"

Only those "autos" that are specifically listed on the policy are covered. The symbol also applies to any "trailer" while it is towed by a listed vehicle.

8 = Hired "Autos" Only.

This symbol covers only those "autos" that an insured leases, hires, rents, or borrows. HOWEVER, it does NOT include "autos" leased, hired, rented, or borrowed from an employee, partner, or member of an insured's household.

9 = Nonowned "Autos" Only

This symbol covers only those "autos" an insured does not own, lease, hire, rent, or borrow that are used in the insured's

business, including "autos" owned by employees, partners, or members of an insured's household, but only while those non-owned "autos" are used either in the insured's business or personal affairs.

19 = Mobile Equipment Subject To Compulsory Or Financial Responsibility Or Other Motor Vehicle Insurance Law Only

This symbol only applies to land vehicles that are considered mobile equipment under the policy's mobile equipment definition. The symbol was just introduced in the 03 06 edition of the Business Auto Policy and it represents a logical concession. It allows extension of BAP coverage for vehicles in states that confer vehicle status by making certain types of self-powered equipment subject to registration/licensing law.

## Physical Damage Coverage Auto Symbols

1 = Owned "Autos" Only

This symbol covers any "auto" owned by an insured, including any "auto" that is acquired after the policy begins.

2 = Owned Private Passenger "Autos" Only

This symbol covers only private passenger type "autos" owned by the insured, including any private passenger type that may be acquired after the policy begins.

3 = Owned "Autos" Other Than Private Passenger "Autos" Only

This symbol covers all "autos" other than private passenger type "autos" owned by the insured, including any "autos" other than any private passenger type that may be acquired after the policy begins.

4 = Specifically Described "Autos"

Only those "autos" that are specifically listed on the policy are covered. The symbol also applies to any "trailer" while it is towed by a listed vehicle.

5 = Hired "Autos" Only

This symbol covers only those "autos" that an insured leases, hires, rents, or borrows, unless the "auto" is leased, hired, rented, or borrowed from an employee, partner, or member of the insured's household.

## Manuscript Symbols

In some instances, a particular insurance company may agree to provide coverage for a vehicle or ownership situation that is not described in the above symbols. When this occurs, a special symbol, such as 10 for liability or 7 for physical damage coverage, is used and added to the policy by an endorsement. The endorsement must contain a complete explanation/description of what the symbol means. Then, that number must appear next to the applicable coverage(s).

If you have a question about any of these symbols or how coverage applies under your policy, the answers lie with the nearest insurance professional. Call them; they're eager to help you understand your protection.

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