

EXTENDED COVERAGE ENDORSEMENT - BA PLUS

This is an optional endorsement available for use with the Business Auto Coverage Form. It provides several coverage extensions. The following is a brief synopsis of the extensions provided in the countrywide version of this endorsement. Refer to the endorsement for details.

1. Who Is An Insured? - The meaning of who is an insured is broadened to include:
 - a. in the absence of other insurance, certain organizations the named insured owns a majority of interest at inception;
 - b. newly acquired organizations until the end of the policy period;
 - c. to provide "insured" status to any of the insured's employees while using a covered nonowned "auto" in the insured business or the insured's personal affairs.
2. Coverage Extensions - Supplementary Payments - Increases the ISO limits for bail bonds from \$250 to \$2,500, and loss of earnings is changed from ISO's \$100 a day to \$300 a day.
3. Fellow Employee - The fellow employee exclusion is amended to not apply to "bodily injury" resulting from the use of an "auto" owned or hired by the Named Insured. This is excess insurance.
4. Physical Damage - If comprehensive, Specified Causes of Loss and/or Collision coverages are purchased on the policy, then that coverage will apply to a hired "auto". However, the most we will pay for any one "accident" or "loss" is the least of \$50,000, ACV, or cost of repair or replacement of the hired "auto". Additionally, a deductible will reduce the limit. Also, such physical damage coverage for hired "autos" will include loss of use up to \$750 per accident. This is excess insurance.
5. Glass Breakage - The deductible applicable to glass breakage is deleted if the glass is repaired in manner acceptable to us, rather than replaced.
6. Transportation Expense - Increases the limits for transportation expense incurred by the named insured under Coverage Extensions (Section II - Liability Coverage) from \$15 per day (provided in ISO form) to \$60 per day subject to a maximum of \$1,800 (instead of ISO \$450).
7. Communications Equipment - Permanently installed equipment designed for use as a citizens' band radio or two-way mobile radio or scanning monitor receiver, including antennas and other accessories. No deductible applies to the coverage provided in this provision.
8. Duties In The Event Of Accident, Claim, Suit Or Loss - Relaxes the notice requirements to only require notice when you, your executive officers or partners, or your insurance manager have specified knowledge."

9. Unintentional Omissions - An unintentional failure to disclose all hazards at the inception date of the insurance shall not prejudice the named insured's rights with respect to this Coverage Form.
10. International Coverage - Hired "Autos" - If Hired Auto Liability coverage has been purchased on the policy, the coverage territory for such "autos" hired for a period of not more than 45 days is worldwide, subject to conditions.
11. Bodily Injury - Mental Injury - The definition of "bodily injury" is amended to include mental anguish and mental injury or death resulting from these.
12. Cancellation - Except for non-payment of premium, we are required to give at least 60 instead of 30 days notice of cancellation. In states that require notice of 60 or more days, the ISO Cancellation and Nonrenewal endorsement outlining the longer notice requirements still applies.
13. Drive Other Car Coverage - Executive Officers - Subject to certain conditions, Drive Other Car Coverage is extended automatically to include "executive officers". This is excess insurance.