

Coverage for the unique needs of your fleet.

Your vehicles drive your business, so you need to know you and your employees have coverage you can depend on. Road and weather conditions can be beyond your control, but you can protect your vehicles, your employees and your business with the customizable insurance policies from Nationwide®.

Our business auto coverage provides a strong foundation, and Plus, Gold and Platinum options can strengthen your auto coverage to meet your unique business needs.



COVERAGE FEATURES	BASE ¹ CA 0001	PLUS AC 7004	GOLD AC 7005	PLATINUM AC 7006
LIABILITY COVERAGE				
Additional Insured by Contract, Permit or Agreement		Provided on a primary or non-contributory basis	Provided on a primary or non-contributory basis	Provided on a primary or non-contributory basis
Employees as Insureds— Nonowned Autos		✓	✓	✓
Fellow Employee			Coverage for officers, managers and supervisors only	Coverage applies to all employees
Mental Anguish	✓	✓	✓	✓
Prejudgment Interest		✓	✓	✓
Supplementary Payments— Bail Bonds			\$2,500	\$3,000
Supplementary Payments— Loss of Earnings			\$500 per day	\$1,000 per day
PHYSICAL DAMAGE COVERAGE				
Accidental Airbag Discharge	✓	✓	✓	✓
Additional Newly Acquired Vehicles	\$100,000 per auto	\$100,000 per auto	\$100,000 per auto	\$100,000 per auto
Auto Loan or Lease			✓	✓
Autos Hired or Rented by Employees	✓	✓	✓	✓
Business Income and Extra Expense				180 days/ \$10,000 per loss/ \$20,000 annual aggregate
Emergency Lockout— Private Passenger Vehicles		\$75	\$100	\$100
Expanded Towing		\$100— Private passenger vehicles \$250— Other vehicles	\$100— Private passenger vehicles \$500— Other vehicles	\$150— Private passenger vehicles \$750— Other vehicles
Expanded Transportation Expense		\$50 day/\$1,000 max 48-hr. wait period	\$50 day/\$1,500 max 24-hr. wait period	\$50 day/\$1,500 max 24-hr. wait period
Extra Expense— Stolen Autos		\$5,000	\$5,000	\$5,000
Hired Auto Physical Damage			\$100,000	\$125,000
Loss of Use Expenses			\$50 day/\$1,500 max	\$50 day/\$1,500 max
New Vehicle Replacement Cost			✓	✓

¹ ISO Base form CA 0001 and Nationwide proprietary Business Auto Extension Endorsement AC 7007 included with business auto policy at no additional premium charge.

COVERAGE FEATURES	BASE ¹ CA 0001	PLUS AC 7004	GOLD AC 7005	PLATINUM AC 7006
PHYSICAL DAMAGE COVERAGE (continued)				
Original Equipment Manufacturer Parts			✓	✓
Personal Effects and Property of Others		Property damage \$250 Physical damage \$500	Property damage \$250 Physical damage \$500	Property damage \$500 Physical damage \$1,000
Physical Damage Limit of Insurance	\$1,000	\$1,000	\$1,500	\$2,000
Rental Reimbursement Coverage			\$75 per day / 30 days	Business income / extra expense
Temporary Substitute Autos		✓	✓	✓
Trailers and Farm Equipment	✓	✓	✓	✓
DEDUCTIBLES				
Deductible Amendments for Multiple Policies or Vehicles with Nationwide			✓	✓
Glass Repair – Waiver of Deductible	✓	✓	✓	✓
CONDITIONS				
Amended Duties in Event of Accident, Claim, Suit or Loss	✓	✓	✓	✓
Blanket Waiver of Subrogation		✓	✓	✓
Cancellation Notice (60 Days)			✓	✓
Hired Car – Coverage Territory			✓	✓
Liberalization	✓	✓	✓	✓
Newly Acquired or Formed Entities			✓	✓
Notice of and Knowledge of Occurrence		✓	✓	✓
Transfer of Rights of Recovery Against Others to Us		✓	✓	✓
Unintentional Failure to Disclose Hazards	✓	✓	✓	✓

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NOTE: The following exclusions apply to all coverage forms:

- Abuse or Molestation
- Contents of Motor Homes/Recreational Vehicles
- Explosives
- Expected or Intended Injury or Property Damage
- Professional Services
- Rolling Stores
- Wrong Delivery of Liquid Products



This summary is intended for reference only and does not include policy conditions, exclusions, and limitations; refer to policies for details of coverages. If there is any conflict between the policy and this summary, the provisions of the policy prevail.

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