

# Commercial Auto Physical Damage

**Physical Damage coverages are available on a Stated Amount basis**

## Special Coverages

When Physical Damage coverage is provided, the following are included under our Special Coverages Endorsement:

- Down-time Loss Expense coverage for covered vehicles being repaired for an extended period up to \$3,600.
- Electronic Equipment coverage up to \$5,000.
- Personal Effects coverage up to \$2,500.
- Loan or Lease Gap coverage—on a total loss, we will pay the amount of the insured's financial obligation as long as the stated value on the policy is equal to or greater than that financial obligation.
- Towing coverage in addition to the limit of insurance.
- Windshield coverage without a deductible for the cost of repair.
- Diminishing Deductible—The Physical Damage coverages deductible will be reduced for each consecutive loss-free year. After five loss-free years, the deductible is eliminated.



*We've got you covered.*