MERCURY INSURANCE

Business Auto Broadening Endorsement

Provide superior coverage by adding this endorsement!



Accidental Airbag Deployment – The exclusion is removed, providing coverage for airbag deployment that is accidental.

Additional Transportation Expense – Provides coverage for up to $50 per day, maximum of $1,000, for temporary transportation expenses (of the private passenger type) resulting from the total theft of a covered auto.

Amended Duties in the Event of Accident, Claim, Suit or Loss – The insured must notify us of an accident as soon as possible.

Bodily Injury Redefined to Include Resultant Mental Anguish – Bodily Injury includes mental anguish.

Chains, Tarps, and Binders Coverage - Provides coverage up to $500 for the "loss" of chains, tarpaulins, binders, or cargo securing devices when in or on the "covered auto" at the time of "loss".

Devices Designed for Use with Audio, Visual, or Data Electronic Equipment – Provides up to $200 for "loss" to tapes, records, discs, or other similar audio, visual data electronic equipment as a result of total theft of a "covered auto. "

Employees as Insureds - Extends "Insured" coverage to an Employee while using a covered auto that the insured does not own, hire, or borrow.

Glass Repair – Deductible Waiver - Provides a waiver of deductible for glass damage if the glass is repaired.

Loss of Use Expenses – Provides up to $20 per day, to a maximum of up to $600 for loss of use to a covered Hired Auto. This coverage is excess over any other collectible insurance.

Newly Acquired or Formed Entity (Broad Form Named Insured) – Adds, as an insured, any newly acquired or formed entity provided the insured owns at least 50% of that entity and it is formed during the policy period. The maximum period is 180 days.

Personal Effects – Provides up to $500 for personal effects in the event of a covered total theft.

Physical Damage Deductible – Vehicle Tracking System - Reduces applicable Comprehensive Deductible shown in the "Declarations" by 50% for any "loss" caused by theft if the "covered auto" is equipped with a vehicle tracking device such as a radio tracking device or a global position device and that device was the method of recovery of that "covered auto" by the "insured" or law enforcement.

Primary and Non-Contributory if Required by Contract – Coverage will act as primary, and no additional contribution will be sought from any other insurance available under specific conditions.

Supplementary Payments – Bail bonds coverage is increased to $3,000. Reasonable expenses and loss of earnings, up to $500 per day, incurred by the insured are covered.

Two or More Deductibles – If two or more policies or coverage forms from the company apply to the same accident, only one deductible will be applied.

Unintentional Error, Omission, or Failure to Disclose Hazards – The policy will not be deemed invalid if the insured unintentionally omits, errs, or fails to disclose a hazard.

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