MERCURY INSURANCE

California Business Auto Optional Coverage Enhancements

New enhancements to optional coverage forms effective 11/01/24



Coverage	Details
Any Auto replaces Symbol 1	Extends liability coverage to any auto used in the Named Insured's business. • Coverage does not apply to any auto acquired prior to the current policy period. • Extends to autos acquired during the current policy period, for the remainder of that period. • All owned vehicles must be listed at the start of every policy period for coverage to apply.
Employee Hired Auto *(*Now only available as a standalone coverage)*	Provides coverage for employees of the Named Insured renting a vehicle in their own name. • Rental must be acquired at the insured's direction and for no more than 30 days. • Rental must be used to conduct business for the Named Insured.
Employer's Non-Ownership Liability	Applies when the employee drives their own automobile to conduct business for the Named Insured. • Provides excess Liability Coverage. • Automobile use must be for incidental purposes only. • Usage must not exceed 30 days per year. • Liability limit follows the Named Insured's Bodily Injury/Property Damage limit.
Hired Auto Liability	Applies to vehicles the Named Insured rents or borrows. • Applies to autos with a gross vehicle weight up to 45,000 pounds. • Covers vehicles rented under an agreement for up to 30 days. • Covers vehicles borrowed for up to 30 days. • Liability limit follows the Named Insured's Bodily Injury/Property Damage limit.
Hired Auto Physical Damage *(*Requires Hired Auto Liability)*	Applies to vehicles the Named Insured rents or borrows. • Applies to autos with a gross vehicle weight up to 45,000 pounds. • Applies to vehicles rented under an agreement for up to 30 days. • Applies to vehicles borrowed for up to 30 days. • $100,000 maximum physical damage limit. • $500 deductible applies.

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