

Commercial Automobile Insurance Manual

Section IV <sup>3</sup>/<sub>4</sub> Private Passenger Types

**61. ELIGIBILITY**

Class Codes

Fleet - 73980 (companies may also use code 19980)

A private passenger type automobile is a motor vehicle of the private passenger or station wagon type that is owned or hired under a long term contract and is rated as part of a fleet, provided the automobile is not used as a public or livery conveyance for passengers.

**62. PREMIUM DEVELOPMENT**

- A. Determine the rating territory from the Territory Definitions based on the street address of principal garaging.
- B. Premiums for private passenger automobiles are shown on the rate pages for:
  - 1. Liability - No-Fault Coverages
  - 2. Physical Damage
  - 3. Medical Payments
  - 4. Uninsured Motorists Insurance
  - 5. Underinsured Motorists Insurance

**63. SPECIFIED PERIL PREMIUMS <sup>3</sup>/<sub>4</sub> FIRE, THEFT AND C.A.C.**

Actual Cash Value

- Fire - charge 10% of the Comprehensive premium
- Fire and Theft - charge 70% of the Comprehensive premium
- Fire, Theft and C.A.C. - charge 85% of the Comprehensive premium

Stated Amount

Refer to Rule 42

Agreed Value

Refer to Rule 42

**64. TOWING AND LABOR COST**

Limit of Liability - \$25.00 per disablement.  
Annual Premium - refer to Rate Section. Applicable regardless of the term of the policy.

**RULES 65 - 70 RESERVED FOR FUTURE USE.**

Commonwealth Automobile Reinsurers

**Commercial Automobile Insurance Manual**

**Section IV<sup>3/4</sup> Private Passenger Types**