

Commercial Automobile Insurance Manual

Section IV—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—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

Limits of \$25, \$50, or \$100 per disablement are available.
Annual Premium - refer to Rate Section. Applicable regardless of the term of the policy.

RULES 65 - 70 RESERVED FOR FUTURE USE.