

17.3 COMMERCIAL AUTO COVERAGE

Like individuals, businesses need both liability (casualty coverage) and physical damage (property coverage) for losses that arise out of autos owned by or used in the business. In this unit, we will focus on automobile coverages designed to cover the commercial auto exposures of businesses that can be insured under the commercial auto policy.

The **commercial auto** policy can be written as a monoline policy or can be included in the commercial package policy (CPP). A commercial auto policy must contain the following elements:

- Common policy declarations
- Common policy conditions
- One of five separate coverage forms: business auto, business auto physical damage, garage, truckers, or motor carrier
- *Appropriate declarations for coverage form selected*

This unit will focus on the business auto coverage form; our discussion of the other commercial auto coverage forms will be limited to the ways in which they *differ* from the business auto form.

Commercial Auto Coverage



Commercial Auto Coverage

- Monoline or included in a CPP
- Must include:
 - Declarations
 - Conditions
 - 1 of 5 separate coverage forms and appropriate declarations forms

Quizlet Insurance Handbook Chapter 17

Sebastian Brünink



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Table of Contents Quizlet Insurance Handbook Chapter 17

1. Understanding the eBook Quizlet Insurance Handbook Chapter 17
 - The Rise of Digital Reading Quizlet Insurance Handbook Chapter 17
 - Advantages of eBooks Over Traditional Books
2. Identifying Quizlet Insurance Handbook Chapter 17
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Quizlet Insurance Handbook Chapter 17
 - User-Friendly Interface
4. Exploring eBook Recommendations from Quizlet Insurance Handbook Chapter 17
 - Personalized Recommendations
 - Quizlet Insurance Handbook Chapter 17 User Reviews and Ratings
 - Quizlet Insurance Handbook Chapter 17 and Bestseller Lists

5. Accessing Quizlet Insurance Handbook Chapter 17 Free and Paid eBooks
 - Quizlet Insurance Handbook Chapter 17 Public Domain eBooks
 - Quizlet Insurance Handbook Chapter 17 eBook Subscription Services
 - Quizlet Insurance Handbook Chapter 17 Budget-Friendly Options
6. Navigating Quizlet Insurance Handbook Chapter 17 eBook Formats
 - ePub, PDF, MOBI, and More
 - Quizlet Insurance Handbook Chapter 17 Compatibility with Devices
 - Quizlet Insurance Handbook Chapter 17 Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Quizlet Insurance Handbook Chapter 17
 - Highlighting and Note-Taking Quizlet Insurance Handbook Chapter 17
 - Interactive Elements Quizlet Insurance Handbook Chapter 17
8. Staying Engaged with Quizlet Insurance Handbook Chapter 17
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Quizlet Insurance Handbook Chapter 17
9. Balancing eBooks and Physical Books Quizlet Insurance Handbook Chapter 17
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Quizlet Insurance Handbook Chapter 17
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Quizlet Insurance Handbook Chapter 17
 - Setting Reading Goals Quizlet Insurance Handbook Chapter 17
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Quizlet Insurance Handbook Chapter 17
 - Fact-Checking eBook Content of Quizlet Insurance Handbook Chapter 17
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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