



Business Auto:
Enhancement Endorsement

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CopperPoint’s Business Auto Enhancement provides additional coverages for your fleet, and is designed to protect your business.

COVERAGES	ENHANCEMENT LIMIT	ISO COVERAGE FORM
Bodily Injury redefined to include mental anguish	Included	None
Additional Insured by written contract	Included	None
Primary & Non-Contributory arising from a written contract	Included	None
Transfer of Rights of Recovery against others to us	Included	None
Employee Hired Auto while working	Included	None
Employee hired or rented vehicles for use in a business are covered	Included	None
Concealment, Misrepresentation or Fraud restriction of coverage clarification	Coverage if unintentional	Intent may not be clear
Glass Breakage	Deductible waived for repair	None
Rental Reimbursement Coverage arising out of a loss to a covered auto under 20,000 lbs. of Gross Vehicle Weight	\$75 per day / 30 days maximum	Optional for private passenger vehicles
Towing & Labor Coverage on vehicles up to 20,000 lbs. of Gross Vehicle Weight	\$500 for towing & labor	Optional up to \$200
Reasonable Expenses, incl. lost wages at our request to assist in settlement	\$500 per day	\$250 per day
Loss of Use of a hired, rented, or borrowed vehicle without driver, but with contract	\$200 per day / \$1500 maximum	\$20 per day / \$600 maximum
Non-transportation expense from damage to a covered auto – Miscellaneous Expenses	\$2,000	None
Theft of vehicle – Temporary Transportation Expense	\$200 per day / \$1500 maximum	\$20 per day / \$600 maximum
Voluntary Property Damage at Insured’s request	May pay up to \$25,000	None
Bail Bonds – Supplementary Payments	\$10,000	\$2,000
Airbag – Other than collision	Included	None

This information is provided as a general overview. Actual coverage and services may vary and is subject to policy language as issued. Coverage is underwritten by CopperPoint Insurance Company, or one of its wholly-owned insurance companies, and is limited to the states where licensed. California policies are underwritten by Pacific Compensation Insurance Company and Alaska National Insurance Company.