CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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COMMERCIAL AUTOMOBILE — POLICY FEATURE CHECKLIST

Pull out your current commercial auto policy and check the box next to each feature you can confirm it includes — anything unchecked is worth a quick conversation with your advisor.

STANDARD **OFTEN LIMITED** **IF NEEDED** *— Standard: should be included · Often limited: frequently sublimited, excluded, or optional · If needed: depends on your operations*

	POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐	**Liability Limits Matching Contracts**	Confirm the combined single limit meets customer and contract requirements.	STANDARD
☐	**Uninsured / Underinsured Motorist**	Covers injuries to drivers hit by uninsured or underinsured motorists — often rejected to save premium.	STANDARD
☐	**Hired & Non-Owned Auto**	Extends liability to rented vehicles and employees' personal cars used for business.	STANDARD
☐	**Comprehensive & Collision (Stated Values)**	Covers damage to owned vehicles — confirm values reflect current replacement cost, including equipment.	OFTEN LIMITED
☐	**Rental Reimbursement / Downtime**	Pays for a replacement vehicle while a damaged unit is repaired.	OFTEN LIMITED
☐	**Motor Truck Cargo**	Covers goods owned by others while being hauled — not included in auto liability.	IF NEEDED
☐	**Additional Insured & Waiver of Subrogation**	Confirm endorsements required by contracts are on the auto policy, not just general liability.	IF NEEDED
☐	**Umbrella Following Auto**	Confirm the umbrella schedules the auto policy — auto verdicts often exceed primary limits.	STANDARD

COMMON GAP IN THIS COVERAGE

The most commonly missed gap in this coverage is limits sized for today's verdicts. Commercial auto has lost money for 14 straight years as liability severity more than doubled, and single verdicts often exceed primary limits. Businesses should confirm an umbrella sits over the auto policy, keep UM/UIM coverage, and make sure contract endorsements appear on the auto policy.