

School Business Auto

Indiana Insurance™ School Program

Our tradition of superior service and subject expertise provides your school with more than a standard insurance offering. From towing and repairs to lease gap and broadened coverages, our high-quality product delivers proper protection in these increasingly complex times.



Temporary Substitute Auto

Provides physical damage coverage for temporary substitute autos if physical damage is provided for the owned auto withdrawn from service.

Broad Form Insured

Covers, with limitations, all legally incorporated entities of which the insured owns more than a 50 percent interest.

School Employees as Insured (Optional)

Provides excess nonowner liability coverage to cover the individual liability of employees and volunteers using their own autos in the insured's business.

Additional Insured by Contract, Agreement or Permit

Includes as an insured any person or organization with whom the insured has agreed, by written contract, agreement or permit to provide insurance such as is afforded under this policy.

Supplementary Payments

Increases bail bonds to \$2,500 and loss of earnings to \$300 per day.

Amended Fellow Employee Exclusion

Enables the bodily injury liability coverage to protect an employee, on an excess basis, against a lawsuit brought by a fellow employee.

Hired Auto Physical Damage

Extends the physical damage coverage for owned autos to autos rented or hired by the insured if hired autos are covered for liability.

Towing and Labor

Provides towing and labor up to \$50 per disablement for private passenger autos and lightweight trucks; up to \$150 per disablement for medium-weight trucks.

(over)



**Indiana
Insurance.**

Member of Liberty Mutual Group

School Business Auto

Physical Damage—Additional Transportation Expense Coverage

Increases coverage for temporary transportation expense up to \$50 per day (\$1,000 total) if a covered auto is stolen (\$1,500 total in New York).

Rental Reimbursement

Covers rental expense up to \$1,000 if the auto is covered for physical damage and cause of loss is other than theft.

Extra Expense—Broadened Coverage

Covers the expense of returning a stolen auto to the insured if the auto is covered by theft. (Not available in New York.)

Personal Effects Coverage

Provides coverage up to \$600 for personal effects if stolen with a covered auto.

Airbag Coverage

Covers the cost to reset or replace an airbag that inflates accidentally if the auto has comprehensive or collision coverage.

Sound Receiving and Reproducing Equipment—Broadened Coverage

Covers permanently installed sound receiving or reproducing equipment. (Not available in New York.)

Indiana Insurance member underwriting companies:

Indiana Insurance Company, Consolidated Insurance Company, The Midwestern Indemnity Company, Mid-American Fire & Casualty Company, Peerless Insurance Company, The Netherlands Insurance Company, Peerless Indemnity Insurance Company
(Not all companies may be licensed in all states.)

This summary contains highlights only and is subject to change. The specific terms of coverage, exclusions, and limitations are contained in your insurance policy.

Lease Gap

Pays the outstanding balance of a lease, if it exceeds the actual value of the auto and the loss is a total loss. (Not available in New York.)

Glass Repair—Waiver of Deductible

Waives the deductible if the glass is repaired instead of replaced.

Physical Damage—Comprehensive Coverage—Per Event Deductible (Optional)

Limits the sum of per-auto comprehensive coverage deductible amounts to be paid by the insured for all loss in any one event.

Unintentional Failure to Disclose Hazards

Clarifies that the insured's failure to disclose all hazards or exposures will not affect coverage unless the failure was intentional.

Amended Duties in the Event of Accident, Claim, Suit, or Loss

Clarifies that the insured's duty to notify us of a loss does not begin until the loss is known to the insured.

Bodily Injury Redefined

Redefines bodily injury to mean physical injury, sickness or disease sustained by a person, including mental anguish, mental injury, shock, fright (i.e., non-physical injury), or death resulting from any of these at any time.

Extended Cancellation Condition

Provides at least 60 days' time in which to replace coverage if cancellation is for any reason other than nonpayment.

