

Auto Codes Description

Item 4 of the Declarations contains auto codes. These auto codes entered next to a coverage designate the only "autos" that are covered "autos" for that coverage.

DESCRIPTION OF AUTO CODES

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| 1 = ANY "AUTO" | 5 = HIRED "AUTOS" ONLY. Only those "autos" you lease, hire, rent, or borrow. This does not include any "auto" you lease, hire, rent, or borrow from any of your employees or members of their household. |
| 2 = OWNED "AUTOS" ONLY. Only those "autos" you own (and for Liability Coverage any trailers you don't own while attached to these "autos"). This includes "autos" you acquire ownership of after the beginning of the Certificate Period. | 6 = NON-OWNED "AUTOS" ONLY. Only those "autos" you do not own, lease, hire, rent, or borrow that are used in connection with your business. This includes "autos" owned by your employees but only while used in connection with your business. |
| 3 = OWNED PRIVATE PASSENGER "AUTOS" ONLY. Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the beginning of the Certificate Period. | 7 = SPECIFICALLY DESCRIBED "AUTOS." Only those "autos" listed in the Schedule of Autos attached to the Declarations for which a premium charge is shown (and for Liability Coverage any trailers you don't own while attached to these "autos"). |
| 4 = OWNED "AUTOS" OTHER THAN PRIVATE PASSENGER "AUTOS" ONLY. Only those "autos" you own that are not of the private passenger type (and for Liability Coverage any trailers you don't own while attached to these "autos"). This includes those "autos" not of the private passenger type you acquire ownership of after the beginning of the Certificate Period. | |

If auto codes 1, 2, 3, 4, 5, 6 are entered next to a coverage in Item 4 of the Declarations, then you have coverage for "autos" that you acquire of the type described for the remainder of the Coverage Period. But, if auto code 7 is entered, an "auto" you acquire will be covered only if:

- a. We already cover all "autos" that you own for that coverage or it replaces an "auto" you previously owned that had that coverage; and
- b. You tell us within 30 days after you acquire it that you want us to cover it for that coverage.