Definition Of Private Passenger Auto

A. A private passenger auto is a motor vehicle:
   1. not used as a public or livery conveyance for passengers, and
   2. not rented to others, and
   3. that, if a pickup, panel truck or van, does not exceed 10,000 pounds Gross Vehicle Weight or 1 ton manufacturers designated capacity.

B. A motor vehicle owned by a farm family co-partnership, or a closely-held, farm family corporation shall be considered a private passenger auto if:
   1. it is principally garaged on a farm or ranch, and
   2. it otherwise meets the definition in A. above.

Eligible Risks

A Personal Auto Policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos, if:

A. they are written on a specified auto basis, and

B. they are owned by an individual or by a husband and wife who are residents in the same household, or owned jointly by two or more resident individuals, and

C. they are principally garaged in, and the named insured has a primary residence in, a state which Enumclaw Property and Casualty is licensed to do business. (Only one state may be rated per policy.)

Driver Eligibility

Risks not meeting the standards shown in the Binding Guide may be submitted for approval, but on an UNBOUND basis only. “Moving Violations” to be considered will include but are not limited to: Speeding, Failure To Yield, Improper Passing, Following Too Closely, etc. Do not bind youthful operators with any violation activity without prior underwriting approval.

Ineligible Risks

The classifications listed below are not acceptable to the Company. They will be declined if submitted.

1. Individuals with a bad accident record or those known for their careless or reckless driving.
2. Persons who have been convicted of driving while intoxicated, avoiding responsibility after an accident, or a felony involving the use of any automobile.
3. Persons who, within the last three (3) years, have had their drivers license suspended or revoked or have been convicted of reckless driving.
4. Persons who do not possess a valid drivers license.
5. Persons addicted to the use of alcohol or drugs.
6. Persons who are or have been engaged in the illegal manufacture, transportation or sale of alcohol or drugs.
7. Persons engaged in illegal business of any kind.
8. Automobiles having altered or defaced vehicle identification numbers.
9. Gray market vehicles (those designed for a foreign market and shipped to the U.S.).
10. Automobiles without clear title.
11. Persons in military services (exceptions - see Military Risk rule).
12. Sheriffs, deputy sheriffs, policemen or firemen (whether voluntary or paid) using their own private passenger automobiles in their duties or for emergency purposes.
13. Vehicles used for hauling passengers for a fee.
14. Vehicles that are rented to others.
15. Vehicles used for star mail routes if carrying passengers is authorized.
16. Vehicles and trailers that are regularly used for commercial purposes other than the operation of a farm.
17. Vehicles used for delivery of any kind including, but not limited to, delivery of food, newspapers, parcels or explosives.
18. Automobiles used as ambulances, pilot or funeral escort vehicles.
19. Vehicles used in racing.
20. Vehicles that are home-made or assembled by other than a reputable manufacturer.
21. Vehicles in poor mechanical condition or laid up for repairs.

**Questionable Risks**

These risks may be submitted on a non-bound/approval basis and may qualify after consideration of all underwriting factors.

1. Persons insured in a company specializing in sub-standard risks or persons insured on assignment through a state Automobile Insurance Plan.
2. Persons whose coverage has been cancelled, declined or cancellation requested or renewal refused by any company.
3. Persons having reached their seventy-first birthday.
4. Persons under 23 years of age (see Age Limit Rule).
5. Persons who have not resided in the United States for at least five years and therefore do not have five years driving experience nor driving record in this country.
6. Persons with no apparent means of support.
7. Persons who have not established a permanent residence in the area, or who move from location to location while following their employment.
8. Persons having an Individual Premium Modifier score of less that 650.

**Age Limit Rule**

Applications to cover automobiles owned by, registered in the name of, or operated principally by unmarried applicants under 23 years of age must conform to the following requirement:

The parents of the principal young driver must have an Enumclaw Property and Casualty or Mutual of Enumclaw auto policy in force.

**Driver Questionnaires**

The Youthful Driver Questionnaire is designed to provide the agent and the Company with additional information required to properly underwrite all operators under the age of 23. It must be completed by the young driver in the agent’s presence. Under no circumstances is the form to leave the office with the applicant or to be mailed to him/her. The inspection and recommendation section must be completed by the agent after the form is completed by the applicant.

The Additional Driver Questionnaire is designed to provide the agent and the Company with information required to properly underwrite those drivers ages 23 and over who are added to the policy after inception.

**Military Risks**

Eligible military risks are persons:

A. over 25, pay grade not lower than E5, assigned to present station for the next 12 months and/or having a commitment to the area (ie: purchase of dwelling); or

B. insured in this Company as a principal driver for a period of 12 months or more prior to entering the service.

**Condition Of Vehicle**

Vehicles in poor physical and mechanical condition are to be declined or the defects corrected before an application is submitted to the Company. The following items in particular should be checked carefully:

A. Brakes, lights, steering mechanism and horn to determine that the vehicle can be properly controlled and operated.
B. Glass in windows and doors should not be clouded or cracked in a way that affects the vision of the driver. Less severe cracks or breaks should be identified on the application. Broken glass openings covered with cardboard, plastic, etc., are not acceptable under any circumstances.

C. Interior or exterior vehicle damage should be noted on the application. If damage is severe or extensive, decline the risk.

D. Suspension systems for alteration by heat treatment or cutting of springs, lowering or raising blocks and shackles or other means of lowering or raising.

**Van Worksheet**

The Van Worksheet is designed to determine the value of custom or optional equipment of a van, thereby assisting in the assignment of the appropriate symbol.

**Motorcycles**

Motorized vehicles such as motor scooters, mopeds, motorcycles, and motorbikes which meet the underwriting and eligibility rules may qualify for insurance with this Company.

Motorcycles are not acceptable and coverage not provided if:

A. there is no other supporting automobile business in effect with this Company.

B. used in competitive events or racing.

C. unit has more than two wheels (ATV and ATC).

D. equipped with turbo-charger.

E. used for commercial purposes.

F. designated as a “chopper” or if modified or customized to the extent that it is no longer substantially comparable in appearance and cost to the manufacturer's original design and specifications for that model.

G. required motorcycle endorsement is not on driver's license.

These vehicles are not subject to any discounts available under the private passenger auto program (except account discount).

When a “prior approval” motorcycle is written bodily injury, property damage, comprehensive and collision premiums are subject to a surcharge.

Coverages Available:

A. Bodily Injury and Property Damage Liability

B. Uninsured and/or Underinsured Motorist

C. Comprehensive/Collision - subject to deductible. May not be written independently of each other.

D. Towing

No other coverages are permitted.
Travel Trailers/Campers/Motorhomes

Coverage may be provided for vehicles equipped as living quarters (including cooking, dining, plumbing or refrigeration facilities) provided the insured maintains a separate and permanent residence. Homebuilt units are not eligible for physical damage coverages. Coverage is NOT acceptable unless there is other supporting automobile business in effect with this Company.

Personal effects protection and vacation expense coverage is provided at the limits shown in the Travel Trailer/Camper/Motorhome Endorsement (PA 0602).

A. Travel and Vacation Trailers
   - Liability - No charge subject to the limitations stated in the policy.
   - Physical Damage - Refer to the rates section of this manual.
   - Towing - Refer to the rates section of this manual.

B. Campers
   - Liability - Included in pickup liability coverage when mounted.
   - Physical Damage - Refer to the rates section of this manual.
   (NOTE: Canopies - physical damage coverage is automatic while mounted on a pickup which carries like coverage.)

C. Motorhomes/Chassis-Mount Campers
   1. Private Passenger Use
      - Motorhomes/chassis-mount campers are assigned private passenger auto classifications unless only used for recreational purposes and operated by adult drivers.
      - Bodily Injury and Property Damage Liability, Uninsured and/or Underinsured Motorist and Personal Injury Protection/Medical Coverages must be written at the same limits as other vehicles on the policy.
      - Rate motorhomes/chassis-mount campers classified as private passenger vehicles using the appropriate territorial premiums.
      - Refer to the rules for Motorhomes under the Symbol Determination tab to determine the physical damage symbol. Determine the symbol based upon the cost new for the entire unit.
      - Farm classifications cannot be used for motorhomes/chassis-mount campers.
   2. Recreational Use Only
      - Motorhomes and chassis-mount campers are classified as Recreational Use Only if only used for recreational purposes and operated by adult drivers.
      - Bodily Injury and Property Damage Liability, Uninsured and/or Underinsured Motorist and Personal Injury Protection/Medical Coverages must be written at the same limits as other vehicles on the policy.
      - For rating, see Motorhomes & Chassis-Mount Campers- Recreational Use Only under Miscellaneous Coverages/Options.
3. Additional Considerations

Motorhomes and chassis-mount campers valued in excess of $75,000 require prior underwriting approval.

Motorhomes insured by Enumclaw Property and Casualty cannot be rented or leased to others. Coverage is excluded for any motorhome rented or leased to any organization, or any person other than a named insured or defined family members.

D. Contents of Trailers/Campers/Motorhomes

Limited coverage is provided in the Travel Trailer/Camper/Motorhome Endorsement. Additional personal effects coverage may be purchased.

E. Rented or Leased Motorhomes/Campers/Travel Trailers

Motorhomes rented, leased or borrowed for use by the insured may be covered for the same limits and coverages applicable to any other private passenger automobile on the policy.

Travel Trailers or campers rented, leased or borrowed for use by the insured may be covered for comprehensive and collision.

**Utility/Horse/Boat Trailers**

Liability - No charge subject to the limitations stated in the policy.

Physical Damage - Homebuilt units are not eligible.

**Antique Automobiles**

Automobiles 25 years old or older maintained primarily for use in exhibitions, club activities, parades and other functions of public interest may be written as ANTIQUE. Submit request for coverage on a non-bound basis with photos taken from opposite corners. Vehicle inspection reports and appraisals may be requested by the underwriter.

Bodily Injury and Property Damage Liability, PIP/Medical Payments, Uninsured and/or Underinsured Motorist, Comprehensive, Collision and Towing may be written.

**Transportation Expense Coverage**

The vehicle must be insured for either comprehensive coverage or comprehensive and collision coverages.
ENDORSEMENTS

We are providing general descriptions of endorsements offered with the Private Passenger Automobile program by Enumclaw Property and Casualty. You must consult the actual forms and endorsements for exact terms, conditions and exclusions.

Underwriting guidelines are not intended to be inclusive. Additional information will be required under certain circumstances.

PA 0319 Additional Insured

This endorsement extends coverage, as respects a specified vehicle, to an additional person or entity as a covered person.

Underwriting Guidelines:

- Additional person or entity must have an insurable interest in the specified vehicle
- Explain the nature of the insurable interest
- If the person named as additional insured has any opportunity to drive the vehicle, complete underwriting information will be required

Information Required to Complete the Endorsement:

- Name and address of additional insured
- Description of vehicle in which additional insured has an interest

PA 0384 Auto Loan Coverage

This endorsement provides coverage to satisfy the outstanding indebtedness incurred in conjunction with the purchase or lease of a motorhome, four wheel private passenger, pickup truck or utility vehicle. The endorsement will pay off the loan/lease balance on a specified vehicle if it is a total loss and the actual cash value is less than the loan/lease balance.

Underwriting Guidelines:

This coverage may be written if:

- The request for coverage is made within 30 days of the effective date of the policy; or,
- The request for coverage is made within 30 days of the date that the insured purchases or leases the auto.

Information Required for coverage:

- Description of the vehicle to which this endorsement applies
- Name of the lienholder and/or the lessor

PA 0313 Coverage For Phones, Audio, Visual And Data Electronic Equipment And Tapes, Records, Discs And Other Media

This endorsement provides coverage for this type of equipment while the property described is in a covered vehicle.

Underwriting Guidelines:

- Consideration must be given to the value of the equipment on an individual risk basis
- Type of equipment, prior loss information and precautions taken to prevent losses will be considered

Information Required to Complete the Endorsement:

- Coverage limit
PA 0601  Death Benefits Coverage

This endorsement provides $10,000 coverage for the named insured and spouse and other designated family members in the event of death as a result of an automobile accident.

Underwriting Guidelines:

- Coverage may be added for named insureds 65 years of age and under
- Coverage may be added for members of the immediate family who are over 14 days but under 21 years of age. If any one immediate family member is to be insured ALL such eligible members must be insured.

Information Required to Complete the Endorsement:

- Names and birthdates of designated family members

PA 0746 ID  Driver Limitation Endorsement

This endorsement restricts the policy. It is an agreement between the company and the named insured that no coverage is afforded for the operation of a designated vehicle(s) by the specifically excluded driver(s). Refer to the driver limitation endorsement for all terms, conditions and exceptions.

Underwriting Guidelines:

- This endorsement is offered only by the Company at our discretion. This endorsement may not be offered by the agent without discussion with and approval by the underwriter.

Information Required to Complete the Endorsement:

- Effective date of exclusion
- Name of person(s) to be specifically restricted
- Description of vehicle(s) from which the person(s) is excluded
- Signatures of all named insureds

PA 0306 ID  Extended Non-owned Coverage For Named Individual

This endorsement provides, for the specified individual(s), coverage for non-owned auto exposures that are excluded under the personal auto policy.

Underwriting Guidelines:

- Coverage is not available to motorcycles/bikes
- Coverage is not available when there is no primary liability insurance on the auto
- Identify the registered owner and the circumstances that warrant the insureds use of the non-owned vehicle

Information Required to Complete the Endorsement:

- Name of specified individual(s)

PA 0301 ID  Federal Employees Using Auto In Government Business

This endorsement restricts the policy. This endorsement is a mandatory attachment to the policy when an insured vehicle is being used in the occupation of an insured as an employee of the federal government. Refer to the endorsement for all terms, conditions and exceptions.

PA 0500  Medical Payments Coverage

This endorsement replaces the Personal Injury Protection coverage in the policy. It provides medical and funeral services expenses resulting from bodily injury caused by an automobile accident.
**AA 0346ID Rented Or Leased Travel Trailer/Camper/Motorhome**

This endorsement provides coverage for travel trailers/campers/motorhomes rented, leased or borrowed for use by the insured for the broadest coverage we provide for any covered auto.

Underwriting Guidelines:
- Rented, leased or borrowed units are subject to the same acceptability criteria as owned trailers, campers and motorhomes

Information Required to Complete the Endorsement:
- Effective and expiration dates
- Insureds name, address and policy number
- Description of vehicle including year, make, model, VIN, length and estimated value
- Coverage limit
- Lessor name and address

**PA 0308 Limited Actual Cash Value Endorsement**

For vehicles which otherwise qualify, this endorsement provides comprehensive and collision coverages on a stated amount basis. The limit shown in the endorsement is the maximum amount payable in the event of loss. Refer to the endorsement for terms and conditions.

Underwriting Guidelines:
- Endorsement is available for antique or other private passenger vehicles over 10 years old having values significantly higher than average
- Photos taken from opposite corners of the vehicle are required
- At the option of the underwriter vehicle inspection reports and appraisals may be required

Information Required to Complete Endorsement:
- Description of vehicle(s) including year, make, model, body and VIN
- Maximum amount limit
- Comprehensive and Collision deductibles

**PA 0602 Travel Trailer/Camper/Motorhome Endorsement**

This endorsement is a mandatory attachment when the policy provides coverage for a travel trailer, camper or motorhome. It provides limited coverage for personal effects and vacation expenses. Refer to the endorsement for terms, conditions and exclusions.