

## BUSINESS AUTO COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section V – Definitions.

### SECTION I – COVERED AUTOS

Item Two of the Declarations shows the "autos" that are covered "autos" for each of your coverages. The following numerical symbols describe the "autos" that may be covered "autos". The symbols entered next to a coverage on the Declarations designate the only "autos" that are covered "autos".

#### A. Description Of Covered Auto Designation Symbols

Symbol	Description Of Covered Auto Designation Symbols	
1	Any "Auto"	
2	Owned "Autos" Only	Only those "autos" you own (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" you acquire ownership of after the policy begins.
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 policy begins.
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 power units you own). This includes those "autos" not of the private passenger type you acquire ownership of after the policy begins.
5	Owned "Autos" Subject To No-Fault	Only those "autos" you own that are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the policy begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.
6	Owned "Autos" Subject To A Compulsory Uninsured Motorists Law	Only those "autos" you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those "autos" you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists requirement.
7	Specifically Described "Autos"	Only those "autos" described in Item Three of the Declarations for which a premium charge is shown (and for Liability Coverage any "trailers" you don't own while attached to any power unit described in Item Three).
8	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", partners (if you are a partnership), members (if you are a limited liability company) or members of their households.
9	Nonowned "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", partners (if you are a partnership), members (if you are a limited liability company), or members of their households but only while used in your business or your personal affairs.

# Nys Automobile Damage And Theft Insurance Manual

**New York (State). Legislature**



## **Nys Automobile Damage And Theft Insurance Manual:**

**New York General Insurance Manual** Milton C. Jacobs,1952      *Study Guide to John E. H. Sherry, "The Laws of Innkeepers, Third Edition"* Gwen Seaquist,2018-10-18 Here is the new completely updated and expanded edition of the indispensable handbook used throughout the hospitality industry since The Laws of Innkeepers first appeared in 1972 Containing all the legal information essential to the successful operation of modern hotels motels inns bed and breakfasts clubs restaurants and resorts the book has been extensively revised by John E H Sherry to accomodate the far reaching changes that have occured since the publication of the revised edition in 1981 Sherry a practicing lawyer and professor of hotel administration carries over from the highly praised earlier editions detailed information on the rights and responsibilities of host and guest alike He cites actual cases ranging from the amusing and the bizarre to the tragic as examples and spells out in precise and readily understandable terms exactly what state and federal law says Broadening the scope of the book to keep up with recent legal developments the author includes many new case decisions and sumamries from various jurisdictions Three chapters devoted to employment law environmental law and land use and catastrophic risk liability are among the highlights of the new material These new sections present recent rulings and case law on such timely topics as age disability and AIDS discrimination as well as sexual harassment government regulation of toxic and hazardous substances and hotel and resort development and acts of God and the Public Enemy and terrorism      **Consumers Guide on Automobile Insurance (Downstate)** ,2005      Newcomer's Handbook for Moving to and Living in New York City Jack Finnegan,2007      *The Standard* ,1950      Catalog of Copyright Entries. Third Series Library of Congress. Copyright Office,1973      **Wall Street Underwriter and General Joint Stock Register** ,1949      Best's Insurance Reports ,1927 Best s insurance reports upon American and foreign joint stock companies American mutual companies inter insurance associations and individual underwriting organizations varies      **Consumers Shopping Guide for Automobile Insurance** New York (State). Insurance Department,1976      **Monthly Journal of Insurance Economics** ,1929      **The Weekly Underwriter and the Insurance Press** ,1935      **The Weekly Underwriter** ,1949      **New York Legislative Documents** New York (State). Legislature,1936      **Dictionary Catalog of Official Publications of the State of New York** ,1973 Includes information from the Checklist of official publications of the State of New York      *Insurance Advocate* ,1971      *The National Underwriter Fire and Casualty Edition* ,1924      Records and Briefs New York State Appellate Division ,      **The National Underwriter** ,1956      **The Eastern Underwriter** ,1962      **Records & Briefs New York State Appellate Division** ,

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