

COMMERCIAL AUTO — POLICY SUMMARY

Riverside Insurance Group · Summary of coverage. Not a contract. Refer to the full policy for controlling terms.

Policy form: Business Auto Coverage Form CA 00 01

Term: 12 months from effective date

Rating basis: Vehicle count, radius of operation, driver record

COVERAGE LIMITS

Coverage	Limit	Deductible
Liability — combined single limit	\$1,000,000	N/A
Uninsured / underinsured motorist	\$1,000,000	N/A
Medical payments	\$5,000 per person	N/A
Comprehensive	Actual cash value	\$1,000
Collision	Actual cash value	\$1,000
Hired auto liability	Included	N/A
Non-owned auto liability	Included	N/A

WHAT IS COVERED

- Vehicles listed on the policy schedule and used in the course of business
- Employees operating a covered vehicle with permission
- Vehicles rented or borrowed for business use, subject to hired auto terms

COMMON EXCLUSIONS

- Personal use of a vehicle not scheduled on the policy
- Intentional damage
- Wear, tear, and mechanical breakdown
- Losses occurring while the vehicle is operated by an excluded driver

REPORTING A CLAIM

1. Contact the agency at (828) 555-0100 or the carrier claims line on your ID card.
2. Report within 24 hours where possible. Do not admit fault at the scene.
3. Photograph the vehicles, the scene, and the other party's insurance card.
4. Your producer will follow up within one business day of the report.

Questions? Contact your account manager. Rev. 03/2026.