



Broad Form Endorsement



Your fleet works hard. So should your insurance.

Your vehicles drive your business, so you need to know you and your employees have coverage you can depend on. Road and weather conditions can be beyond your control, but you can protect your vehicles, your employees, and your business with the customizable insurance policies from Ford Pro Insure.

Our Base auto coverage provides a strong foundation, and the Bronze, Silver, and Gold options can strengthen your auto coverage to meet your unique business needs.

Coverage Features	BASE ¹	BRONZE	SILVER	GOLD
Liability Coverage				
Prejudgment Interest	✓	✓	✓	✓
Employees as Insureds — Non-Owned Autos		✓	✓	✓
Fellow Employee		✓	✓	✓
Supplementary Payments — Bail Bonds		✓	✓	✓
Additional Insured by Contract, Permit, or Agreement		Provided on a primary or non-contributory basis	Provided on a primary or non-contributory basis	Provided on a primary or non-contributory basis
Mental Anguish			Coverage for officers, managers, and supervisors only	Coverage applies to all employees
Supplementary Payments — Loss of Earnings			\$2,500	\$3,000
Physical Damage Coverage				
Accidental Airbag Discharge	✓	✓	✓	✓
Autos Hired or Rented by Employees	✓	✓	✓	✓
Trailers and Farm Equipment	✓	✓	✓	✓
Additional Newly Acquired Vehicles	\$100,000 per auto	\$100,000 per auto	\$100,000 per auto	\$100,000 per auto
Physical Damage Limit of Insurance	\$1,000	\$1,000	\$1,500	\$2,000
Temporary Substitute Autos		✓	✓	✓
Emergency Lockout — Private Passenger Vehicles		\$75	\$100	\$100

¹Base and The American Road Insurance Company proprietary Business Auto Extension Endorsement TARIC 100 included with business auto policy at no additional premium charge.

Coverage Features	BASE ¹	BRONZE	SILVER	GOLD
Physical Damage Coverage				
Expanded Towing		\$100/Private passenger vehicles \$250/Other vehicles	\$150/Private passenger vehicles \$500/Other vehicles	\$250/Private passenger vehicles \$750/Other vehicles
Extra Expense — Stolen Autos		\$5,000	\$5,000	\$5,000
Expanded Transportation Expense		\$50 day/\$1,000 max 48-hr. wait period	\$50 day/\$1,500 max 24-hr. wait period	\$50 day/\$1,500 max 24-hr. wait period
Personal Effects and Property of Others		Property damage \$250 Physical damage \$500	Property damage \$250 Physical damage \$500	Property damage \$500 Physical damage \$1,000
Auto Loan or Lease			✓	✓
New Vehicle Replacement Cost			✓	✓
Original Equipment Manufacturer (OEM) Parts for Scheduled Autos ²			✓	✓
Hired Auto Physical Damage			\$100,000	\$125,000
New Vehicle Replacement Cost			\$50 day/\$1,500 max	\$50 day/\$1,500 max
Rental Reimbursement Coverage			\$150 per day/30 days	Business income/ extra expense
Loss of Use Expenses			Coverage for officers, managers, and supervisors only	Coverage applies to all employees
Business Income and Extra Expense				180 days/\$10,000 per loss/\$20,000 annual aggregate
Deductibles				
Glass Repair — Waiver of Deductible	✓	✓	✓	✓
Conditions				
Amended Duties in Event of Accident, Claim, Suit, or Loss	✓	✓	✓	✓
Liberalization	✓	✓	✓	✓
Unintentional Failure to Disclose Hazards	✓	✓	✓	✓
Blanket Waiver of Subrogation		✓	✓	✓
Notice of and Knowledge of Occurrence		✓	✓	✓
Transfer of Rights of Recovery Against Others to Us		✓	✓	✓
Cancellation Notice (60 Days)			✓	✓
Hired Car — Coverage Territory			✓	✓
Newly Acquired or Formed Entities			✓	✓

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Note the following exclusions apply to all coverage forms:

- Abuse or Molestation
- Contents of Motor Homes/Recreational Vehicles
- Explosives
- Expected or Intended Injury or Property Damage
- Professional Services
- Rolling Stores
- Wrong Delivery of Liquid Products

This summary is intended for reference only and does not include policy conditions, exclusions, and limitations; refer to policies for details of coverages. If there is any conflict between the policy and this summary, the provisions of the policy prevail. Products underwritten by The American Road Insurance Company and Affiliated Companies, Dearborn, Michigan. Subject to underwriting guidelines, review, and approval. Products and discounts not available to all persons in all states.