

Employee Personal Vehicle Claims

EXCLUSIONS:

- Missiles or falling objects
- Fire
- Theft or larceny
- Explosion or earthquake
- Windstorm
- Hail, water or flood
- Malicious mischief or vandalism
- Riot or civil commotion
- Contact with bird or animal
- Breakage of glass

PHYSICAL DAMAGE EXCLUSIONS:

- Damage sustained while the auto is being used as a taxi or limousine
- Wear and tear or lack of maintenance
- Freezing
- Mechanical or electrical breakdown
- Road damage to tires
- There is coverage if damage from wear and tear, lack of maintenance, freezing, breakdown or road damage to tires results from a total theft of the auto
- Damage to radios, tape decks or CD players that are not permanently installed in the auto
- Damage to tapes or CD's
- Damages to customized equipment or equipment designed to create living facilities in a camper or pickup. Examples include cooking or sleeping equipment, custom paint jobs and height extending roofs.
- Damage to radar detection equipment
- Damage to CB radios, two-way mobile radios or personal computers. Permanently installed car phones powered by the vehicle's electrical system are covered.