



Motor Vehicle Enhancements



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Zurich is an A.M. Best, "A+" rated* carrier and the fourth-largest commercial auto insurance writer in the U.S.

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For information about the advantages Zurich offers not-for-hire auto businesses, contact your Zurich representative.

Rating as of June 30, 2011 Insurance coverages are underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company. Insurance product obligations are the sole responsibility of each underwriting insurance company. For complete information on the ratings of the underwriting companies of Zurich in North America, access www.zurichna.com.

This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Insurance coverages are underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages are not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

Zurich's Motor Vehicle Extension Endorsement Now Available!

When you've served the specialty auto market for more than 50 years, success comes, in part, from listening to great ideas about your business – and acting on them.

Our broad motor vehicle enhancement was developed from customer feedback and designed to provide additional coverage for established, small accounts (1 – 10 power units).

Enhancement Endorsements

Diminishing Deductible – For each consecutive policy period that this endorsement is attached and you do not have a paid physical damage or cargo loss, your deductible will be reduced by an amount stated in the policy.

Aggregate Deductible – Regardless of the number of covered autos involved in the same loss, only one deductible will apply to that loss.

Downtime Loss and Rental Reimbursement – We will pay any resulting downtime loss and rental reimbursement expenses you sustain as a result of a covered physical damage loss, up to a per-day and per-loss maximum.

Towing – Mechanical Breakdown – When a covered auto is disabled due to a mechanical breakdown, we will pay up to \$2500 for the towing cost.

Personal Effects – We will pay for loss to personal effects of the insured while inside a covered auto.

Family Emergency Travel – In addition to the Limit of Insurance, we will pay reasonable travel reimbursement expenses incurred by a family member or associate of an insured for travel to visit the insured who was injured in an accident involving a covered auto.

*This endorsement may not be available in all states, consult your underwriter for more information.