



Spectrum Optional Coverage Underwriting Questions

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Hired / Non-Owned Auto

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Please note: Many of the questions listed below (denoted by arrows ➡) will only appear in ICON 2.0 when the optional coverage is selected and when specific risk characteristics are entered, or certain answers are provided to preceding questions.

Does the insured have a commercial auto policy in force?

Yes

No

➡ How many of your employees regularly (more than 3 times a week) use their personal autos as part of their job requirements?

➡ What is the maximum radius of operation?

Local (<= 50miles)

Intermediate (51 to 200 miles)

Long Distance (> 200 miles)

➡ Please explain.

➡ How many of the employees regularly using their personal autos are <=25 years of age?

➡ Please check all that apply. Driving involves:

Time constraints

Restaurant delivery (other than caterers)

Other deliveries

Student or youth transportation

Outside sales

Routine errands

Other

➡ Describe

➡ Please indicate the control measures in place: (select all that apply)

Employees carry personal auto insurance liability limits of at least 100/300/50 (\$100,000/\$300,000/\$50,000 split) or \$300,000 CSL (Combined Single Limit).

Drivers' MVRs are on file and checked annually by insured

Age and driving experience considered in allowing use of personal vehicles in the course of the business

Other

No control measures in place

➡ Describe other control measures in place:

➡ Does insured or insured's employees regularly use hired or rental vehicles in the course of conducting the business?

Yes

No

➡ If the program is Family Style, does the insured provide food delivery services to their customers?

➡ Select from the following which best describes the use of hired or rental vehicles:

Limited to the occasional use of rental cars for out of town travel

Other

➡ If Other is selected, describe hired auto or rental use.