

# ACORD™ ARIZONA COMMERCIAL AUTO SUPPLEMENT

PRODUCER		APPLICANT/NAMED INSURED	
CODE:		COMPANY:	EFFECTIVE DATE
SUB CODE:		POLICY #:	

## Commercial Consumer Information And Coverage Selection Form

**IMPORTANT NOTICE:** This form is not your insurance policy.

This form is only a summary. It gives only general information about the basic coverages available when you buy commercial motor vehicle insurance. The choices you make on this form decide the coverages that apply to all insureds under your policy.

Your insurance policy contains all of the terms and details of the coverage you buy.  
Please read your policy.

If an insurer doesn't offer all of the coverages you want to buy, selecting a coverage on this form won't obligate the insurer to provide you with that coverage.

***Read This Form Completely Before Signing.***

### BODILY INJURY AND PROPERTY DAMAGE COVERAGES -- MANDATORY LIABILITY COVERAGES

#### Bodily Injury Coverage (split limits)

You must buy bodily injury coverage. Bodily injury coverage is a type of liability insurance. It pays for medical expenses, lost wages, and pain and suffering that you cause (for which you are legally responsible or liable) to others due to an automobile accident.

Bodily injury coverage does not pay for your medical expenses, lost wages, and pain and suffering from any accident. To pay for your injuries and expenses you may buy medical payments coverage, uninsured motorist coverage, and underinsured motorist coverage.

If you do not have any or enough bodily injury coverage and you cause an accident, a court may order you to compensate the people you hurt in the accident. To decide how much bodily injury coverage you should buy, you must decide (1) how much coverage you can afford to buy and (2) how much of your assets you would be willing to lose if you cause a serious accident.

You must buy at least the minimum bodily injury liability limits, but you may buy coverage with higher limits. You may buy bodily injury coverage with different limits for each vehicle covered by your policy. Due to the various financial responsibility limits that apply to commercial vehicle risks, please consult with your insurance agent or advisor about the minimum limits that apply to you.

Bodily Injury Coverage Selection. Initial your selection below. *Please Note: Read your policy to learn the specifics about what bodily injury coverage includes and what it doesn't include.*

- I select the bodily injury liability limits of \$ \_\_\_\_\_ /\$ \_\_\_\_\_ .
- I select bodily injury coverage but want higher liability limits of \_\_\_\_\_ /\$ \_\_\_\_\_ .
- I select bodily injury coverage with different limits for each of my vehicles as shown on my application.
- Not offered by this insurer. You must buy this coverage from another insurer.
- I reject bodily injury coverage and will buy this coverage from another insurer.

#### Property Damage Coverage (split limits)

You must buy property damage coverage. Property damage coverage is a type of liability insurance. It pays for the property damage that you cause due to an automobile accident, including damage to buildings or other vehicles or their contents, and damage to fences and road signs.

Property damage coverage does not pay for damage to your vehicle. To pay for damages to your vehicle you may buy collision and comprehensive coverage.

**BODILY INJURY AND PROPERTY DAMAGE COVERAGES -- MANDATORY LIABILITY COVERAGES (Continued)**

If you don't have any or enough property damage coverage and you cause an accident, a court may order you to pay for the property that you damaged in the accident. To decide how much property damage coverage you should buy, you must decide (1) how much coverage you can afford to buy and (2) how much of your assets you would be willing to lose if you cause a serious accident.

You must buy at least the minimum property damage limit to pay for any property damage you cause, but you may buy coverage with higher limits. You may buy property damage coverage with different limits for each vehicle covered by your policy. Due to the various financial responsibility limits that apply to commercial vehicle risks, please consult with your insurance agent or advisor about the minimum limits that apply to you.

Property Damage Coverage Selection. Initial your selection below. *Please Note: Read your policy to learn the specifics about what property damage coverage includes and what it doesn't include.*

- I select the minimum property damage liability limits of \$ \_\_\_\_\_ .
- I select property damage coverage but want higher property damage limits of \$ \_\_\_\_\_ .
- I select property damage coverage with different limits for each of my vehicles as shown on my application.
- Not offered by this insurer. You must buy this coverage from another insurer.
- I reject property damage coverage and will buy this coverage from another insurer.

**Bodily Injury and Property Damage (combined single limits)**

***You do not have to complete this section if you have completed the two previous sections.***

An insurer may sell a commercial motor vehicle policy that combines coverages for bodily injury and property damage claims under one limit of liability. These coverages have been discussed in detail above.

You must buy at least the minimum liability limit if you buy combined bodily injury and property damage coverage. You may choose to buy coverage with higher limits rather than the minimum limits. In addition, you may buy these coverages with different limits for each of your vehicles. Due to the various financial responsibility limits that apply to commercial vehicle risks, please consult your insurance agent or advisor about the minimum limits that apply to you.

Combined Single Limits Coverage Selection. Initial your selection below. *Please Note: Read your policy to learn the specifics about what combined bodily injury and property damage coverage includes and what it doesn't include.*

- I select the minimum combined bodily injury and property damage coverage with the following limit:  
\$ \_\_\_\_\_ .
- I select combined bodily injury and property damage coverage but want the following higher liability limit:  
\$ \_\_\_\_\_ .
- I select combined bodily injury and property damage coverage with different limits for each of my vehicles as shown on my application.
- Not offered by this insurer.

**UNINSURED MOTORIST COVERAGE AND UNDERINSURED MOTORIST COVERAGE**

Uninsured motorist coverage pays for medical expenses, lost wages, and pain and suffering caused by an uninsured driver, a hit-and-run driver or a miss-and-run driver. Underinsured motorist coverage increases your coverage for medical expenses, lost wages, and pain and suffering caused by a driver who doesn't have enough insurance to pay for these damages. The payment of benefits under these coverages could be affected by Arizona's workers' compensation laws.

Uninsured motorist and underinsured motorist coverages do not pay for damage to your vehicle or other property. You may buy collision coverage to pay for damage to your vehicle caused by an uninsured or underinsured driver.

Many drivers have no insurance or do not have enough insurance. The best way to protect yourself from damages caused by drivers who don't have insurance or don't have enough insurance is to buy uninsured motorist and underinsured motorist coverages.

You may buy uninsured motorist and underinsured motorist coverages in the same amounts or lower amounts as those you selected for your bodily injury liability coverage. You may be required to buy some minimum amount of uninsured motorist protection.

**UNINSURED MOTORIST COVERAGE AND UNDERINSURED MOTORIST COVERAGE (Continued)**

You may buy these coverages with different limits for each of your vehicles. Due to the various financial responsibility limits that apply to commercial vehicle risks, please consult your insurance agent or advisor about whether you must buy these coverages.

Initial your selection below. *Please Note: Read your policy to learn the specifics about what uninsured motorist and underinsured motorist coverages include and what they don't include.*

**Uninsured Motorist Coverage**

\_\_\_\_\_ I select uninsured motorist coverage with the same limits as my bodily injury coverage of:  
\$ \_\_\_\_\_ /\$ \_\_\_\_\_.

\_\_\_\_\_ I select uninsured motorist coverage with lower limits than my bodily injury coverage of:  
\$ \_\_\_\_\_ /\$ \_\_\_\_\_.

\_\_\_\_\_ I select uninsured motorist coverage with different limits for each of my vehicles or insureds as shown on my application.

\_\_\_\_\_ I reject uninsured motorist coverage.

**Underinsured Motorist Coverage**

\_\_\_\_\_ I select underinsured motorist coverage with the same limits as my bodily injury coverage of:  
\$ \_\_\_\_\_ /\$ \_\_\_\_\_.

\_\_\_\_\_ I select underinsured motorist coverage with lower limits than my bodily injury coverage of:  
\$ \_\_\_\_\_ /\$ \_\_\_\_\_.

\_\_\_\_\_ I select underinsured motorist coverage with different limits for each of my vehicles or insureds as shown on my application.

\_\_\_\_\_ I reject underinsured motorist coverage.

**MEDICAL PAYMENTS, COLLISION, AND COMPREHENSIVE COVERAGES -- OPTIONAL COVERAGES**

**Medical Payments Coverage**

It's your choice whether to buy medical payments coverage. This coverage pays for reasonable medical, hospital or limited funeral expenses for you or others injured or killed while driving or riding in your vehicle even if you are legally responsible for the accident. The payment of benefits under this coverage could be affected by Arizona's workers' compensation laws.

Medical Payments Coverage Selection. Initial your selection below. *Please Note: Read your policy to learn the specifics about what medical payments coverage includes and what it doesn't include.*

\_\_\_\_\_ I select medical payments coverage with the following limit: \$ \_\_\_\_\_.

\_\_\_\_\_ I select medical payments coverage with different limits for each of my vehicles as shown on my application.

\_\_\_\_\_ Not offered by this insurer. You may buy this coverage from another insurer.

\_\_\_\_\_ I reject medical payments coverage.

**Collision Coverage**

State law does not require you to buy collision coverage. But if you leased or borrowed money to buy your vehicle, you may be required to buy this coverage.

Collision coverage pays to repair, replace or reimburse you for property damage to your insured vehicle. It pays for damage caused by a collision (an impact) with another motor vehicle or with any other object, movable or fixed, including damages caused if your vehicle overturns. Collision pays for damages to your vehicle, even if an uninsured motorist or an underinsured motorist hits you or if you are responsible for the collision.

You may buy collision coverage with a deductible option. Your deductible will be the amount you agree to pay from your own pocket before your insurer will pay for any damage. You may also buy collision coverage with different deductible amounts for each vehicle covered by your policy.

**MEDICAL PAYMENTS, COLLISION, AND COMPREHENSIVE COVERAGES -- OPTIONAL COVERAGES (Continued)**

To decide if you should buy collision coverage, consider the value of your vehicle. Also think about how you would pay to repair your vehicle if you don't buy this coverage.

Collision Coverage Selection. Initial your selection below. *Please Note: Read your policy to learn the specifics about what collision coverage includes and what it doesn't include.*

- I select collision coverage with the following deductible for all vehicles insured by my policy: \$ \_\_\_\_\_ .
- I select collision coverage with different deductibles for each of my vehicles as shown on my application.
- Not offered by this insurer. You may buy this coverage from another insurer.
- I reject collision coverage.

**Comprehensive Coverage (also known as "other than collision" coverage)**

State law does not require you to buy comprehensive coverage. But if you leased or borrowed money to buy your vehicle, you may be required to buy this coverage.

Comprehensive coverage pays to repair or replace your insured vehicle due to a loss caused by an event other than a collision. Comprehensive coverage pays for damage from many causes, including theft, vandalism, fire, water, hail, wind, falling objects or impact with a bird or other animal.

You may buy comprehensive coverage with a deductible option. Your deductible will be the amount you agree to pay from your own pocket before your insurer will pay for any damage. In addition, you may buy comprehensive coverage with different deductible amounts for each vehicle covered by your policy.

To decide if you should buy comprehensive coverage, consider the value of your vehicle. Also think about how you would pay to repair your vehicle if you don't buy this coverage.

Some insurers that sell commercial motor vehicle insurance offer another type of physical damage coverage called specified causes of loss coverage. This coverage, unlike comprehensive coverage which provides general protection against damage, pays only for damage to the covered vehicle caused by specifically identified perils such as damage or destruction during transport, explosion, fire, flood, theft, or vandalism.

Comprehensive Coverage Selection. Initial your selection below. *Please Note: Read your policy to learn the specifics about what comprehensive coverage includes and what it doesn't include.*

- I select comprehensive coverage with the following deductible: \$ \_\_\_\_\_ .
- I select comprehensive coverage with different deductibles for each of my vehicles as shown on my application.
- I select specified causes of loss coverage as shown on my application.
- Not offered by this insurer. You may obtain this coverage from other insurers that sell this coverage.
- I reject comprehensive coverage.
- I reject specified causes of loss coverage.

**SIGNATURES**

I understand that the coverage options I have selected apply to my commercial motor vehicle insurance policy. I also understand that my choices apply to future renewals, to replacements on my policy, and if I buy a new vehicle. I understand that this Commercial Consumer Information And Coverage Selection Form is not my insurance policy. In addition, I understand that my insurance policy gives the specific details about the coverages contained in my policy, including what they do and do not include. If I decide to select a different coverage at some future time, I must contact my insurer or agent to make a new selection.

Signed \_\_\_\_\_ Date \_\_\_\_\_ Attached to application dated \_\_\_\_\_  
(named insured)

Signature of agent/company representative \_\_\_\_\_ Date \_\_\_\_\_

Your insurer must provide you with a completed copy of this form when you have made your coverage selections. Please keep your copy of this form together with your other important insurance papers.