

Updates or Changes to the 2025 Auto Physical Damage Coverage Document

Please note, this document is provided as information for Members and Brokers. This summary cannot bind or change coverage – the form governs all coverage provisions. Please refer to the form itself and carefully review it to understand coverage.

1. Changes made to provide necessary clarifications

The definition of **Owned Auto** is amended to clarify that the term applies to an **Auto** owned by a **Member** as well as an **Auto** leased for six months or longer. Coverage E applies by removing confusing language and double negatives. *This clarification is also made to the 2025 Public Entity Liability Coverage Document.*

- P. Owned Auto** means an **Auto** the **Member** either owns or leases for a period of six months or longer and, whether owned or leased for a period of six months or longer, is listed on the **Member's** coverage schedule. This includes:
1. Any trailer the Named Member does not own while attached to power units the Named Member owns or leases for a period of six months or longer; or
 2. Any Auto the Named Member acquires ownership of, or leases for a period of six months or longer, after the Coverage Period begins.