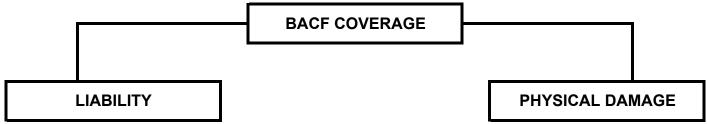


- -LIABILITY LOSS EXPOSURES
 - -RESPONDEAT SUPERIOR
 - -EMPLOYER'S NONOWNERSHIP LIABILITY
 - -BAILEE LOSS EXPOSURE
- -PROPERTY LOSS EXPOSURES
- -PERSONAL LOSS EXPOSURES
 - -MEDICAL PAYMENTS COVERAGE
 - -PIP COVERAGE
 - -UNINSURED MOTORISTS COVERAGE
- -COMPONENTS OF COMMERCIAL COVERAGE AUTO PART

- -SECTION I
- -DEFINITION OF AUTO
 - -NOT MOBILE EQUIPMENT
- -AUTO COVERAGE SYMBOLS
- -NEWLY ACQUIRED AUTOS
- -OTHER COVERED ITEMS
 - -TRAILERS (2,000 POUNDS)
 - -TEMPORARY SUBSTITUTE
 - -MOBILE EQUIP BEING TOWED



- -SECTION II
- -INSURING AGREEMENT
 - -DUTY TO PAY DAMAGES
 - -DUTY TO PAY POLLUTION COSTS
 - -DUTY TO DEFEND (IN ADDITION TO LIMIT OF INSURANCE)
- -DEFINITION OF INSURED
- -COVERAGE EXTENSIONS
- -EXCLUSIONS:
 - -EXPECTED OR INTENDED INJURY
 - -WORKERS COMPENSATION
 - -CARE, CUSTODY, OR CONTROL
 - -LOADING OR UNLOADING
 - -OPERATIONS AND COMPLETED OPERATIONS
 - -POLLUTION, WAR, RACING
- -LIMIT OF INSURANCE

- -SECTION III
- -COLLISION COVERAGE
 - -COLLISION WITH OBJECT
 - -OVERTURN
- -COMPREHENSIVE COVERAGE
- -SPECIFIED CAUSES OF LOSS
- -COVERAGE EXTENSIONS
- -EXCLUSIONS:
 - -NUCLEAR HAZARDS
 - -WAR, MILITARY ACTION
 - -WEAR AND TEAR
 - -FREEZING
 - -MECHANICAL BREAKDOWN
 - -CERTAIN ELECTRONIC EQUIP
- -LIMIT OF INSURANCE

BACF CONDITIONS LOSS CONDITIONS **GENERAL CONDITIONS** -BANKRUPTCY

- -APPRAISAL FOR PHYSICAL DAMAGE LOSS
- -DUTIES IN THE EVENT OF LOSS
- -LEGAL ACTION AGAINST THE INSURER
- -LOSS PAYMENT-PHYSICAL DAMAGE COVERAGES
- -TRANSFER OF RIGHTS AGAINST OTHERS

- -CONCEALMENT, FRAUD **MISREPRESENTATION**
- -LIBERALIZATION
- -NO BENEFIT TO BAILEE
- -OTHER INSURANCE
- -PREMIUM AUDIT
- -PERIOD, COVERAGE TERRITORY
- -TWO OR MORE COVERAGE FORMS

BACF OTHER PROVISIONS

- -PRIVATE PASSENGER VEHICLES
 - -RATING TABLES
- -TRUCKS, TRACTORS, TRAILERS
- -ZONE RATED
- -NOT ZONE RATED