

TO: TENNESSEE AGENTS

COMMERCIAL AUTOMOBILE OPTIONAL COVERAGE ENHANCEMENT

We have a new Commercial Automobile Optional Coverage Enhancement Form, GDM CA 01 07 07. This form provides Coverage Extensions and Additional Coverages to be added to the Business Auto Coverage Form. The following is a list of the Coverage Extensions provided by the Optional Coverage Enhancement if Section III, Physical Damage is written:

Towing - we will pay \$50 or the limit shown in the Declarations (whichever is higher) for towing and labor costs. (The labor must be performed at the place of disablement.)

Glass Breakage - any deductible shown in the Declarations for Comprehensive Coverage will not apply to a glass breakage if such glass is repaired, in a manner acceptable to us, rather than replaced.

Transportation Expenses - we will pay up to \$50 per day to a maximum of \$1,000 for temporary transportation expense incurred by you.

Loss of Use Expenses - the most we will pay for loss of use is \$50 per day, subject to a maximum of \$1,000.

In addition to these Coverage Extensions, this form will provide Additional Coverages for **Accidental Air Bag Deployment, Auto/Lease Gap Coverage, and Medical Payments.**

This is a synopsis of the coverages provided by this form. The actual wording of the form takes precedence if there is a discrepancy.

There will be a \$75 charge for this Optional Coverage Enhancement. This form will be attached to all Commercial Auto policies (with the exception of hired and non-owned autos).

These changes will apply to all applicable policies written on or after October 1, 2007.

If you have any questions or would like a copy of the form, please let me know.

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