

The Garage and Dealers Policy uses numeric symbols to indicate the type(s) of vehicles for which coverage is in effect. Only those symbols listed for a coverage can be used. Symbols 21 through 26 provide vehicle automatic coverage. Symbol 21 includes Hired and Non-Owned auto coverage. If symbol 21 is not used and Hired Auto (symbol 28) or Non-Owned Auto (symbol 29) coverage is desired, those symbols must be checked.

The symbols indicate the automobiles to which each coverage applies. The symbol "triggers" the coverage. For exact policy definitions of the symbols, refer to the company's policy declarations page.

Symbol	Definition
<b>21 - Any Auto</b>	Use for liability and/or medical payments insurance. This symbol provides coverage for any auto the insured has contact with, including owned and non-owned, hired vehicles, and newly acquired vehicles. It includes coverage for non-owned autos, no-fault insurance, uninsured motorists or physical damage insurance. Damage to customer's autos is provided by using symbol 30, Garage Keepers Insurance.
<b>22 - All Owned Autos</b>	Provides coverage for owned autos only and includes automatic coverage for autos the insured newly acquires. This symbol cannot be used to provide liability coverage for dealers, but can be used to provide liability for non-dealers. It can also be used for dealers and non-dealers to provide any of the physical damage coverages or uninsured motorist's insurance.
<b>23 - Owned Private Passenger Autos</b>	Provides coverage for owned private passenger autos only and includes automatic coverage for private passenger autos the insured newly acquires. It can be used for dealers and non-dealers to provide uninsured motorist's insurance and physical damage coverages. It may also be used to provide medical payments insurance for non-dealers.
<b>24 - Owned Autos Other Than Private Passenger</b>	Provides coverage for owned autos other than private passenger autos and includes automatic coverage for other than private passenger autos the insured newly acquires.  It is not limited to trucks or truck tractors, but also includes taxis, motorcycles, emergency vehicles, trailers and buses. Any vehicle that is not a private passenger auto fits within this symbol.
<b>25 - Owned Autos Subject to No-Fault Laws</b>	Applies to owned autos where no-fault is required by law and includes automatic coverage for autos the insured newly acquires.
<b>26 - Owned Autos Subject to Uninsured Motorist Laws</b>	Applies to owned autos where there is a compulsory uninsured motorist's (UM) law including automatic coverage for autos the insured newly acquires where rejection of UM is not permitted by law.
<b>27 - Specifically Described Autos</b>	Provides coverage for scheduled autos only with no automatic coverage for autos the insured newly acquires. Use Vehicle Schedule, ACORD 129, to provide information on individual vehicles.
<b>28 - Hired Autos Only</b>	Provides coverage only for autos leased, hired, rented, or borrowed by the named insured. This does not include autos owned by employees or members of their families.
<b>29 - Non-Owned Autos Used in Garage Business</b>	Provides liability coverage for autos not owned by the named insured but used in connection with the garage business. This includes autos owned by employees.
<b>30 - Autos Left for Service/Repairs/Storage</b>	Provides coverage for customer's autos that are in the care, custody, and control of the named insured. It provides garage keepers insurance for dealers and non-dealers when autos are left for service, repair, or storage.
<b>31 - Autos On Consignment and Dealer Autos</b>	Provides physical damage coverages for autos consigned to the dealer or held for sale in possession of a non-dealer.
<b>32 - Company Use</b>	This is a company specific code. Use to provide coverage when no other symbol



applies. For example, to provide coverage for long-term leased vehicles.  
To use, write in the symbol.