

**Commercial Automobile Insurance Manual**

**Section IV—Private Passenger Types**

**61. ELIGIBILITY**

Class Codes

Fleet - 73980 (companies may also use code 19980)

A private passenger type automobile is a motor vehicle of the private passenger or station wagon type that is owned or hired under a long term contract and is rated as part of a fleet, provided the automobile is not used as a public or livery conveyance for passengers.

**62. PREMIUM DEVELOPMENT**

A. Determine the rating territory from the Territory Definitions based on the street address of principal garaging.

B. Premiums for private passenger automobiles are shown on the rate pages for:

1. Liability - No-Fault Coverages
2. Physical Damage
3. Medical Payments
4. Uninsured Motorists Insurance
5. Underinsured Motorists Insurance

**63. SPECIFIED PERIL PREMIUMS—FIRE, THEFT AND C.A.C.**

Actual Cash Value

Fire - charge 10% of the Comprehensive premium  
Fire and Theft - charge 70% of the Comprehensive premium  
Fire, Theft and C.A.C. - charge 85% of the Comprehensive premium

Stated Amount

Refer to Rule 42

Agreed Value

Refer to Rule 42

**64. TOWING AND LABOR COST**

Limits of \$25, \$50, or \$100 per disablement are available.  
Annual Premium - refer to Rate Section. Applicable regardless of the term of the policy.

***RULES 65 - 70 RESERVED FOR FUTURE USE.***