



HIRED / NON-OWNED AUTO

Minimize Gaps. Maximize Protection.

Understanding Symbols & Terms

As is the case with all insurance policies, terms and symbols have specific meanings that one needs to be aware of. In the case of the above captioned coverages, we have the following definitions:

Symbol 68 – Hired “Autos” Only*

“Only those ‘autos’ you lease, hire, rent or borrow.”

Excludes any “private passenger type” auto from your household, employees, partners, members, agents, or their households.

Symbol 71 – Non-Owned “Autos” Only

“Only those ‘autos’ you do not own, lease, hire, rent or borrow that are used in connection with your business.”

Includes “private passenger type” vehicles owned by your employees, partners, members, or their households—but only when used for your business or personal affairs.





Key Definitions

- **"Auto"**: Land motor vehicle, trailer, or semi-trailer designed for travel on public roads; excludes “mobile equipment.”
- **"Private Passenger Type"**: Cars, station wagons, pickups, or vans not used for business purposes.
- **"Employee"**: Includes “leased workers”; excludes “temporary workers”.




How Coverage Is Used

A true Hired Auto Exposures can take multiple forms:

-  Renting additional commercial vehicles
-  Utilizing sub-haulers (submission requires a copy of the sub-haul contract + recent Profit & Loss statement)
-  Brokerage operations (brokering loads with a written agreement-submission requires a copy of the brokerage agreement)
-  Freight forwarding (Freight forwarding contract needed with submission)

Non-Owned Auto is Primarily Needed When:

-  Small business employees or family members run errands in personal vehicles for company business.




Bundled Coverage on an “If Any” Basis

Hired and Non-Owned Auto are often bundled together on an “if any” basis to close any possible gaps in auto liability. “If any” means there is no ACTUAL exposure at time of binding.



APPLICATION

A non-owned/hired supplemental application is available here:  [Hired/Non-owned application](#)

***NOTE: Without symbol 68 on a policy, non-owned trailers would only be covered for liability when attached to an owned/scheduled power unit.**