

— **COMMERCIAL AUTO**

PUBLIC TRANSPORTATION



Airport Shuttles

- Autos of the minivan, van, or bus type
- Not operating for-hire
- Operating only on the airport grounds or land contiguous to the airport (*airport to parking lot and parking lot to airport only*)

Airport Transportation Service Autos

- Autos, buses or vans that are:
 - Operated for-hire
 - Transporting passengers between airports and homes
 - Transporting passengers between airports and passenger stations (*such as hotels, rental car agencies, etc*)

Athlete Buses

- Buses/vans used to transport athletes, their athletic equipment and their support staff.

Amphibious Sightseeing Autos

- Amphibious vehicles accepting individual passengers for a fare for sightseeing or guided tours making occasional stops at points of interest and returning the passengers to the point of origin the same day.
- Example: duck boat

Bingo/Casino Transportation

- Autos used to transport passengers to a bingo, casino, or other gambling establishment.
- These autos operate along a regular route, prescribed route and includes autos owned by or affiliated with the casino or bingo operation, or by a separate transportation business.

Boy and Girl Scout Buses

- Autos operated by a scout troop to transport scouts on camping or field trips, to meetings, or to other scout related activities

Charter Buses

- Buses typically chartered by groups on a round trip basis for special trips, touring, outings, games, etc.

Church Buses

- Transporting members to and from services and activities
- Typically owned by the organization
- Low mileage
- Related acceptable risks include pastor's personal auto, traveling ministries, church day cares, home ministries, and vehicles transporting choirs.

Courtesy Autos

- Autos used to transport a business's own clients free of charge
- Normally of the bus or van type
- Includes autos owned or operated by an organization or club
- Use of the auto must be incidental to the overall operation
- Examples: dealer's courtesy auto, VFW courtesy auto, condo/apartment courtesy auto, medical care provider courtesy auto, hotel courtesy auto

Daycare Vehicles

- Privately owned
- Employer sponsored
- In-home
- Religious organization-sponsored
- Transportation is incidental to the business

Dial-a-Ride

- Vehicles owned and/or operated by a community, municipality, county or other government entity to transport the elderly or disabled to and from outings, shopping, etc. The following is typical of a dial-a-ride:
 - Rides mostly subsidized by the government, however a minimal fee may be charged
 - Trips are generally prearranged: vehicles may be dispatched or have set routes and itineraries
 - Annual mileage is typically around 20,000
 - Drivers may be volunteers

Employee Transportation / Van pool (Not for hire)

- Autos used exclusively to transport the insured's own employees or co-workers to and from the work site. Autos must be employer-furnished and operated or must be used to transport fellow workers.
- Use of the auto must be incidental to the business and must not generate revenue. A nominal fee may be charged to coverage gas and other expenses, however.
- Examples include:
 - An employee transporting co-workers to and from work site
 - Temporary employment agency autos

Four Wheel Drive Auto Tours

- Four wheel autos used as part of an off-road tour operation.
- Autos used are rugged terrain vehicles, such as Jeeps, Blazers, Explorers, etc.

Head Start Programs

- Autos transporting children to a Head Start Program. Auto must be specifically identified as transporting Head Start children only.

Inter-city Transportation

- Autos operated on a regular route to transport individual fare-paying passengers between two or more non-contiguous towns or cities.

Group Home Residential Facilities Autos

- Autos owned and/or operated by an organization whose primary business is caring for occupants of a residential facility or group home
- Autos must be incidental to the overall operation of the business, and the use of the vehicle should not generate revenue for the insured.
- Examples include Halfway house auto, adult foster care (*except senior citizens*), alcohol or drug rehab center (*long-term care*), group home for the mentally disabled



Kiddie Transportation

- Minivans or vans that are used on a prearranged basis to exclusively transport children (*under 16 years of age*) to:
 - Doctor appointments
 - School
 - Music lessons, sports practices, etc.
- Radius of operations must be not greater than 25 miles
- Annual mileage not greater than 25,000 miles
- The autos must not be under dispatch
- The autos must not operate between the hours of 9 pm and 6 am

Limousines

- Stretched sedans
- Stretched SUV's and pickups
- Super-stretched vehicles
- Luxury non-stretched autos
- Antique and classic auto
- Types of events and operations include bachelor/bachelorette parties, executive transportation, airport transportation, weddings and proms, funerals

Medivans

- Minivans
- Full size vans
- Buses
- Non-emergency ambulances
- Medivans
- Wheelchair accessible vans and buses
- These risks typically transport individuals under medical care, or the physically disabled to scheduled appointments.

Musician/Entertainer Buses

- Buses owned by an individual, group, firm or organization and used only to transport its own professional musicians/entertainers, its equipment and support staff. Music/entertaining must be the insured's primary business.

Party Bus

- Vehicles used to transport a pre-arranged group of people for special occasions such as bachelor/bachelorette parties, weddings, bar-hopping, a night out on the town.

School Buses

- Vehicles owned by school districts, private schools, parochial schools, political subdivisions, and independent contractors.

Senior Citizen Center Autos

- Autos that are operated by an organization whose clients or residents are primarily senior citizens.
- Examples include Retirement residential centers, senior congregate living facilities, senior recreation centers.

Sightseeing Buses

- Vehicles used to provide guided tours, stopping at points of interest and returning passengers the same day.

Taxicabs

- Metered or unmetered autos
- Seating capacity less than 8
- Operated for hire by the named insured or driver
- Does not pick up, transport, or discharge passengers along a regular route

Trams

- Autos that are:
 - Not operated for-hire
 - Not enclosed and having bench seats
 - Usually operated in, but not limited to, shopping malls, amusement areas, and parking lots

Trolley Bus

- Auto designed as a replica of a trolley and completely enclosed, operating on public thoroughfares.

Urban Buses

- Autos that pick up, transport and discharge passengers at frequent local stops along a prescribed route.
- Applies only to vehicles operated principally within the city/town limits or communities contiguous to the city/town.

Wilderness Expedition Auto

- Autos which shuttle passengers and/or equipment from predetermined pick up locations to:
 - Camping areas
 - Fishing grounds
 - Lodging sites or similar wilderness settings
 - Mountain climbing
 - River rafting/canoe expedition



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