



Personal Auto Coverage Guide (Personal Lines)

API S. Eric Wiening, ARM D. David Thamann

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Because automobile insurance is mandatory in every state, insurance professionals need a single, reliable resource to properly provide coverage for all insureds.

That is exactly what Personal Auto Policy Coverage Guide helps you do, delivering exclusive explanations of endorsements that can be used to meet each insured's precise needs, including:

- Miscellaneous vehicles
- Uninsured motorists coverage
- Non-owned coverage, and financial responsibility laws
- Betterment
- Replacement and additional vehicles
- Collision coverage vs. other than collision coverage
- Insurable interest in stolen autos

This latest edition includes clarifying language, new discussions, and current, cutting-edge insights into personal auto coverage, including:

- New chapter on the ISO Motorcycle Policy (PMP)
- New chapter on the ISO Special Personal Auto Policy (SPAP)
- Key information on Transportation Network Companies
- Discussion of insurance implications of ride sharing and car sharing, including peer-to-peer car sharing
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