



**STATE OFFICE OF RISK MANAGEMENT
AUTOMOBILE PROGRAM
GUIDELINES**

Liability	Written on symbol 1 – Means “Any Auto” (this includes Owned, Non-Owned, Hired, and Other)
Auto Physical Damage	<p>Symbol 7 (Scheduled Autos)</p> <p>Symbol 8 (Hired Autos)</p> <p>Symbol 9 (Non-Owned Autos)</p> <p>Symbol 10 ("Autos" with gross vehicle weights at or below 10,000 pounds provided to a named insured's athletic department to temporary use or newly acquired or replacement "autos" of the type currently scheduled for automobile physical damage coverage)</p>
Covered Units	Various – private passenger autos, mobile equipment, golf carts, etc. – Must be licensed for road usage
Reporting Units	<p>The intent of the program is to cover all units that are owned. Auto schedules are expected to be kept up to date. This means that agencies are required to report all units they intend to cover prior to the program effective date 9/1.</p> <p>Initial auto schedules are requested for the next renewal in March/April. In August, agencies are expected to provide updates so that the 9/1 renewal reflects all units intended to be covered.</p> <p>Newly acquired units (after binding-midterm) are not subject to audit (not billed or reported to the carrier). If you would like to add Physical Damage coverage to newly acquired vehicles, those must be submitted to SORM within 30 days.</p>
Auto Schedules	Agencies must maintain a schedule internally of all units with the add date. In the event of a claim, the adjuster reserves the right to request the auto schedule and verify date that unit was acquired.
Trailers	<p>Covered for liability automatically if its load capacity is under 2,000 pounds AND it is being pulled by a covered auto under the program. Trailers exceeding 2,000 pounds are not covered, unless explicitly scheduled and a premium is paid.</p> <p>However, if Auto Physical Damage coverage is needed, the unit must be scheduled and a premium is applicable.</p>