

COMMONWEALTH OF VIRGINIA

#### STATE CORPORATION COMMISSION

BUREAU OF INSURANCE

### AT RICHMOND, October 15, 2015 ADMINISTRATIVE ORDER NO. 11996

#### COMMERCIAL AUTOMOBILE INSURANCE

ESTABLISHMENT OF STANDARD FORMS OF POLICIES, RIDERS, ENDORSEMENTS, AND OTHER SPECIAL OR SUPPLEMENTAL AGREEMENTS AND PROVISIONS FOR USE BY ALL INSURERS IN INSURING (1) AGAINST LOSS OR DAMAGE RESULTING FROM ACCIDENT TO, OR INJURY SUFFERED BY, ANY PERSON, AND FOR WHICH THE PERSON INSURED IS LIABLE, (2) AGAINST LOSS BY LIABILITY FOR DAMAGE TO PROPERTY RESULTING FROM THE OWNERSHIP, MAINTENANCE OR USE OF ANY MOTOR VEHICLE, AND (3) AGAINST LOSS OF OR DAMAGE TO ANY MOTOR VEHICLE OWNED BY THE INSURED, PURSUANT TO THE PROVISIONS OF §§ 38.2-2218 TO 38.2-2223, INCLUSIVE, OF THE CODE OF VIRGINIA.

WHEREAS, Pursuant to the provisions of Sections 38.2-2218 to 38.2-2223 of the Code of Virginia, certain forms of policies, riders, endorsements, and other special or supplemental agreements and provisions for use by all insurance companies in insuring (1) against loss or damage resulting from accident to, or injury suffered by, any person, and for which the person insured is liable, (2) against loss by liability for damage to property resulting from the ownership, maintenance or use of any motor vehicle, and (3) against loss of or damage to any motor vehicle owned by the insured have been established;

AND IT APPEARING to the Commissioner from an examination made by the staff of the Bureau of Insurance that the proposed new coverage forms and endorsements are proper, and not in conflict or inconsistent with the laws of this Commonwealth; NOW ON THIS DAY, the Commissioner, having considered the filing herein is of the opinion, finds and orders;

(1) THAT the following new and revised policy forms and endorsements for use in connection with the standard forms of commercial automobile policies are hereby approved by the State Corporation Commission, Bureau of Insurance in its office at Richmond, Virginia:

CA 00 01 03 10	Business Auto Coverage Form	
CA 00 05 03 10	Garage Coverage Form	
CA 00 10 03 10	Business Auto Physical Damage Coverage Form	
CA 00 20 03 10	Motor Carrier Coverage Form	
CA 01 16 10 15	Virginia Changes—Business Auto Coverage Form	
CA 01 54 10 15	Virginia Changes—Business Auto Physical Damage Coverage Form	
CA 01 55 10 15	Virginia Changes—Motor Carrier Coverage Form	
CA 01 95 10 15	Virginia Changes—Garage Coverage Form	
CA 02 38 03 10	Reinstatement of Insurance	
CA 02 40 03 10	Suspension of Insurance	
CA 03 02 03 10	Deductible Liability Coverage	
CA 04 10 10 11	Virginia Drive Other Car Coverage – Broadened Coverage for Named Individuals	
CA 04 35 10 11	Virginia Physical Damage Coverage—Autos Held for Sale by Non-Dealers	

CA 04 44 03 10	Waiver of Transfer of Rights of Recovery Against Others to Us (Waiver of Subrogation)
CA 04 45 03 10	Golf Carts and Low Speed Vehicles
CA 20 02 03 10	Audio, Visual and Data Electronic Equipment Coverage—Fire, Police and Emergency Vehicles
CA 20 05 03 10	Drive-Away Contractors
CA 20 06 03 10	Driving Schools—Non-Owned Autos
CA 20 19 03 10	Repossessed Autos
CA 20 40 02 13	Virginia Emergency Services—Volunteer Firefighters' and Workers' Injuries Limited Exclusion
CA 20 44 10 11	Virginia Snowmobiles
CA 20 64 02 13	Virginia Autos Leased, Hired, Rented or Borrowed with Drivers— Physical Damage Coverage
CA 23 13 03 10	Trailer Interchange Fire and Fire and Theft Coverages
CA 23 23 10 11	Virginia—Truckers Endorsement
CA 23 97 03 10	Amphibious Vehicles
CA 23 98 03 10	Trailer Interchange Coverage
CA 24 01 03 10	Transportation of Seasonal or Migrant Agricultural Workers
CA 25 02 03 10	Dealers Driveaway Collision Coverage
CA 25 03 03 10	False Pretense Coverage

CA 25 04 03 10	Fire, Fire and Theft and Limited Specified Causes of Loss Coverage for Dealers
CA 25 10 03 10	Damage to Rented Premises Liability Coverage—Garages
CA 25 33 10 11	Virginia Personal Injury Liability Coverage—Garages
CA 25 34 10 11	Virginia Broadened Coverage—Garages
CA 99 16 03 10	Hired Autos Specified as Covered Autos You Own
CA 99 23 03 10	Rental Reimbursement Coverage
CA 99 28 03 10	Stated Amount Insurance
CA 99 30 03 10	Tapes, Records and Discs Coverage
CA 99 47 03 10	Employee as Lessor
CA 99 60 03 10	Audio, Visual, and Data Electronic Equipment Coverage Added Limits
CA 99 61 03 10	Loss Payable Clause—Audio, Visual and Data Electronic Equipment Coverage Added Limits
CA 99 71 10 11	Virginia Garagekeepers Coverage
CA 99 72 10 11	Virginia Garagekeepers Coverage—Customers Sound Receiving Equipment
CA 99 90 03 10	Optional Limits—Loss of Use Expenses

(2) THAT, except as hereinafter provided, the new and revised policy forms and endorsements shall become the standard forms **available** for use by all insurers applicable to all policies effective on and after the date of this Order; and

(3) THAT, except as hereinafter provided, the proposed new and revised coverage forms and endorsements shall become the **only** standard forms thereof for use by all insurers, applicable to all policies effective on and after September 1, 2017; and thereafter no insurer shall use any forms covering substantially the same agreements provided for by such standard forms, unless they are in the precise language of the standard forms;

#### IT IS FURTHER ORDERED,

(1) THAT, if there is an objection to the provisions of the proposed standard forms, the objection must be filed in writing within twenty days from the date upon which this Order is entered. If written objection is filed, such forms shall not become standard as provided herein and proceedings in reference thereto shall be instituted.

(2) THAT, the Bureau of Insurance shall immediately notify all parties to whom attested copies of the Order are directed, in writing, upon receipt of an objection from any insurer to the provisions of any proposed standard form.

IT IS FURTHER ORDERED, That there being, in the opinion of the Commissioner, no further necessity for the continuance of the following policy forms and endorsements, they are withdrawn for use with all policies effective on and after September 1, 2017:

CA 00 01 03 06	Business Auto Coverage Form
CA 00 05 03 06	Garage Coverage Form
CA 00 10 03 06	Business Auto Physical Damage Coverage Form
CA 00 12 03 06	Truckers Coverage Form
CA 00 20 03 06	Motor Carrier Coverage Form

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CA 01 16 04 15	Virginia Changes—Business Auto Coverage Form
CA 01 54 04 15	Virginia Changes—Business Auto Physical Damage Coverage Form
CA 01 55 04 15	Virginia Changes—Motor Carrier and Truckers Coverage Forms
CA 01 95 04 15	Virginia Changes—Garage Coverage Form
CA 02 38 12 93	Reinstatement of Insurance
CA 02 74 11 02	Virginia Suspension of Insurance
CA 03 02 12 93	Deductible Liability Coverage
CA 04 10 12 05	Virginia Drive Other Car Coverage – Broadened Coverage for Named Individuals
CA 04 27 03 06	Virginia Audio, Visual and Data Electronic Equipment Coverage—Stated Amount
CA 04 28 03 07	Virginia—Optional Limits—Loss of Use Expenses
CA 04 35 05 08	Virginia Physical Damage Coverage—Autos Held for Sale by Non-Dealers
CA 20 02 12 93	Sound Receiving Equipment Coverage—Fire, Police and Emergency Vehicles
CA 20 05 12 93	Drive-Away Contractors
CA 20 06 12 93	Driving Schools
CA 20 07 12 93	Emergency Vehicles—Fellow Volunteer Firefighters and Workers Injuries Exclusion Buyback

CA 20 19 07 97	Repossessed Autos
CA 20 30 12 93	Emergency Vehicles—Volunteer Firefighters and Workers Injuries Excluded
CA 20 33 10 01	Autos Leased, Hired, Rented or Borrowed with Drivers—Physical Damage Coverage
CA 20 44 11 02	Virginia Snowmobiles
CA 23 13 12 93	Trailer Interchange Fire and Fire and Theft Coverages
CA 23 23 03 06	Virginia—Truckers Endorsement
CA 24 01 12 93	Farm Labor Contractors
CA 25 02 12 93	Dealers Driveaway Collision Coverage
CA 25 03 03 06	False Pretense Coverage
CA 25 04 03 06	Fire, Fire and Theft and Limited Specified Causes of Loss Coverage for Dealers
CA 25 10 10 01	Fire Legal Liability Coverage—Garages
CA 25 33 08 08	Virginia Personal Injury Liability Coverage—Garages
CA 25 34 08 08	Virginia Broadened Coverage—Garages
CA 99 16 12 93	Hired Autos Specified as Covered Autos You Own
CA 99 23 12 93	Rental Reimbursement Coverage
CA 99 28 10 01	Stated Amount Insurance
CA 99 30 10 01	Tapes, Records and Discs Coverage

CA 99 47 07 97	Employee as Lessor
CA 99 61 12 93	Loss Payable Clause—Audio, Visual and Data Electronic Equipment
CA 99 71 08 08	Virginia Garagekeepers Coverage
CA 99 72 03 06	Virginia Garagekeepers Coverage—Customers Sound Receiving Equipment
CA DS 03 03 06	Business Auto Declarations
CA DS 14 03 06	Truckers Declarations
CA DS 15 10 01	Business Auto Physical Damage Declarations
CA DS 21 03 06	Motor Carrier Declarations
CA DS 37 08 08	Virginia Garage Declarations—Non-Dealers
CA DS 39 08 08	Garage Declarations

IT IS FURTHER ORDERED, That attested copies of this Order be sent to all licensed rate service organizations, Mary M. Bannister, Deputy Commissioner of Insurance and all insurers which are affected thereby.

A True Copy Teste: Joel H. Peck

Clerk of the State Corporation Commission

#### SUMMARY OF CHANGES - ADMINISTRATIVE ORDER No. 11996

#### Introduction

Administrative Order No. 11996 establishes certain new and revised standard automobile forms for use in writing commercial automobile insurance in Virginia. The Bureau of Insurance (Bureau) has previously adopted the Insurance Services Office, Inc. (ISO) Commercial Auto coverage forms and related endorsements as the standard forms to be used in Virginia. In its filing CA-2009-OFR09, ISO filed a revision to the commercial auto coverage forms and many related endorsements and asked that the Bureau consider these forms for adoption as standard forms. In addition, ISO filed several new endorsements for consideration as standard forms. Administrative Order No. 11996 adopts the ISO coverage forms, and the new and revised related endorsements as standard forms.

ISO has provided a Grant of Permission to allow all insurers, whether affiliated with ISO or not, to use these forms without violating the ISO copyright. A copy of the Grant of Permission is attached to this summary, included in the ISO filing, and available on the Bureau's website. The Grant of Permission includes the list of forms to which it applies.

The following important implementation dates and requirements are specified in the administrative order:

- (1) Effective immediately, the forms listed in Administrative Order No. 11996 will become available for use in Virginia;
- (2) Effective September 1, 2017, the forms listed in Administrative Order No. 11996 will become the only commercial automobile standard forms approved and available for use in Virginia providing that coverage. All insurers must adopt and implement the most current editions of these forms and related endorsements no later than September 1, 2017.

#### **Content of Administrative Order No. 11996**

A complete list of all of the standard forms approved by Administrative Order No. 11996 is provided in Attachment 1. The list shows the new form number and name that is being approved by Administrative Order No. 11996 and, if it is a revision of an existing coverage form or endorsement, the form number that it will replace. The list also includes endorsements that were previously approved and have been withdrawn from use as standard commercial auto forms.

The changes contemplated in Administrative Order No. 11996 **must be adopted** for use by all insurers no later than for policies effective on and after September 1, 2017.

Insurers should note:

- In order to allow insurers ample time to adopt the new forms, Administrative Order No. 11996 includes a final implementation date (i.e., "must adopt") date of September 1, 2017. Insurers may adopt the new and revised forms anytime between the date of the Administrative Order (October 15, 2015) and the mandatory adoption date of September 1, 2017.
- (2) Due to the length of time between the "available for use" date and the "must adopt" date, insurers should note that, during the interim, changes to the provisions of the standard

forms may be needed as a result of new laws and/or amendments. Insurers will be notified of any future revisions.

#### **Additional Information**

There are numerous new and/or updated coverage provisions in the new standard forms and endorsements. In accordance with Virginia Code § 38.2-2220, to the extent that coverage can be provided by the standard forms, the <u>exact language</u> of the standard forms must be used. Insurers should review their existing commercial auto programs to identify and forms or endorsements that will need to be updated or withdrawn given the new forms. For example, many insurers have independently approved Waiver of Subrogation endorsements on file with the Bureau. ISO's form CA 04 44 03 10, Waiver of Subrogation is a standard form providing this coverage. In addition, more favorable coverages or additional provisions may be filed pursuant to Virginia Code § 38.2-2223, provided they are not in conflict with or inconsistent with the standard forms.

The Commercial Auto Declarations pages have been withdrawn as standard auto forms. Consistent with the Bureau's approach for other lines of insurance, insurers are permitted to develop their own declarations pages and those declarations are not required to be filed with the Bureau, *provided they do not contain terms or conditions of coverage*. If the policy declarations contain terms or conditions of coverage, they must be approved by the Bureau pursuant to Virginia Code § 38.2-317. In addition, any rates and/or supplementary rating information shown on the policy declarations must also be filed with the Bureau as part of the insurer's manual of rules/rates in accordance with Virginia Code § 38.2-1906.

Form CA 00 12 03 06 Truckers Coverage Form has been withdrawn from use as a standard form in Virginia. However, in recognition of the fact that the Truckers Coverage Form may be used in other states, and to allow insurers to maintain consistency with countrywide forms programming, reference to the Truckers Coverage Form is permitted, but not required, to be included on any endorsements. Since the Truckers Coverage Form itself is no longer available for use in Virginia, the reference will have no impact on coverage provided in Virginia.

Copies of the new commercial auto policy forms can be found on the Bureau's website at

#### http://scc.virginia.gov/boi/co/pc/auto.aspx

or may be requested from the Bureau by contacting the:

Property and Casualty Division Phone: (804) 371-9965 E-mail: BOIRRF@scc.virginia.gov

New Standard Commercial Auto Form #	New Standard Commercial Auto Form Title	Replaces Previous Standard Commercia Auto Form
CA 00 01 03 10	BUSINESS AUTO COVERAGE FORM	CA 00 01 03 0
CA 00 05 03 10	GARAGE COVERAGE FORM	CA 00 05 03 06
CA 00 10 03 10	BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM	CA 00 10 03 06
CA 00 20 03 10	MOTOR CARRIER COVERAGE FORM	CA 00 20 03 06
CA 01 16 10 15	VIRGINIA CHANGES - BUSINESS AUTO COVERAGE FORM	CA 01 16 04 1
CA 01 54 10 15	VIRGINIA CHANGES—BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM	CA 01 54 04 1
CA 01 55 10 15	VIRGINIA CHANGES - MOTOR CARRIER COVERAGE FORM	CA 01 55 04 1
CA 01 95 10 15	VIRGINIA CHANGES - GARAGE COVERAGE FORM	CA 01 95 04 1
CA 02 38 03 10	REINSTATEMENT OF INSURANCE	CA 02 38 12 93
CA 02 40 03 10	SUSPENSION OF INSURANCE	CA 02 74 11 0
CA 03 02 03 10	DEDUCTIBLE LIABILITY COVERAGE	CA 03 02 12 93
CA 04 10 10 11	VIRGINIA DRIVE OTHER CAR COVERAGE - BROADENED COVERAGE FOR NAMED INDIVIDUALS	CA 04 10 12 0
CA 04 35 10 11	VIRGINIA PHYSICAL DAMAGE COVERAGE - AUTOS HELD FOR SALE BY NON-DEALERS	CA 04 35 05 08
CA 04 44 03 10	WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US (WAIVER OF SUBROGATION)	NEW FORM
CA 04 45 03 10	GOLF CARTS AND LOW SPEED VEHICLES	NEW FORM

New Standard Commercial Auto Form #	New Standard Commercial Auto Form Title	Replaces Previous Standard Commercial Auto Form #
CA 20 02 03 10	AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT COVERAGE—FIRE, POLICE AND EMERGENCY VEHICLES	CA 20 02 12 93
CA 20 05 03 10	DRIVE-AWAY CONTRACTORS	CA 20 05 12 93
CA 20 06 03 10	DRIVING SCHOOLS-NON-OWNED AUTOS	CA 20 06 12 93
CA 20 19 03 10	REPOSSESSED AUTOS	CA 20 19 07 97
CA 20 40 02 13	VIRGINIA EMERGENCY SERVICES—VOLUNTEER FIREFIGHTERS' AND WORKERS' INJURIES LIMITED EXCLUSION	CA 20 30 12 93
CA 20 44 10 11	VIRGINIA SNOWMOBILES	CA 20 44 11 02
CA 20 64 02 13	VIRGINIA AUTOS LEASED, HIRED, RENTED OR BORROWED WITH DRIVERS—PHYSICAL DAMAGE COVERAGE	CA 20 33 10 01
CA 23 13 03 10	TRAILER INTERCHANGE FIRE AND FIRE AND THEFT COVERAGES	CA 23 13 12 93
CA 23 23 10 11	VIRGINIA - TRUCKERS ENDORSEMENT	CA 23 23 03 06
CA 23 97 03 10	AMPHIBIOUS VEHICLES	NEW FORM
CA 23 98 03 10	TRAILER INTERCHANGE COVERAGE	NEW FORM
CA 24 01 03 10	TRANSPORTATION OF SEASONAL OR MIGRANT AGRICULTURAL WORKERS	CA 24 01 12 93
CA 25 02 03 10	DEALERS DRIVEAWAY COLLISION COVERAGE	CA 25 02 12 93
CA 25 03 03 10	FALSE PRETENSE COVERAGE	CA 25 03 03 06
CA 25 04 03 10	FIRE, FIRE AND THEFT AND LIMITED SPECIFIED CAUSES OF LOSS COVERAGE FOR DEALERS	CA 25 04 03 06

New Standard Commercial Auto Form #	New Standard Commercial Auto Form Title	Replaces Previous Standard Commercial Auto Form #	
CA 25 10 03 10	DAMAGE TO RENTED PREMISES LIABILITY COVERAGE—GARAGES	CA 25 10 10 01	
CA 25 33 10 11	VIRGINIA PERSONAL INJURY LIABILITY COVERAGE - GARAGES	CA 25 33 08 08	
CA 25 34 10 11	VIRGINIA BROADENED COVERAGE - GARAGES	CA 25 34 08 08	
CA 99 16 03 10	HIRED AUTOS SPECIFIED AS COVERED AUTOS YOU OWN	CA 99 16 12 93	
CA 99 23 03 10	RENTAL REIMBURSEMENT COVERAGE	CA 99 23 12 93	
CA 99 28 03 10	STATED AMOUNT INSURANCE	CA 99 28 10 01	
CA 99 30 03 10	TAPES, RECORDS AND DISCS COVERAGE	CA 99 30 10 01	
CA 99 47 03 10	EMPLOYEE AS LESSOR	CA 99 47 07 97	
CA 99 60 03 10	AUDIO, VISUAL, AND DATA ELECTRONIC EQUIPMENT COVERAGE ADDED LIMITS	CA 04 27 03 06	
CA 99 61 03 10	LOSS PAYABLE CLAUSE - AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT COVERAGE ADDED LIMITS	CA 99 61 12 93	
CA 99 71 10 11	VIRGINIA GARAGEKEEPERS COVERAGE	CA 99 71 08 08	
CA 99 72 10 11	VIRGINIA GARAGEKEEPERS COVERAGE - CUSTOMERS SOUND RECEIVING EQUIPMENT	CA 99 72 03 06	
CA 99 90 03 10	OPTIONAL LIMITS - LOSS OF USE EXPENSES	CA 04 28 03 07	
Withdrawn Not Replaced	BUSINESS AUTO DECLARATIONS	CA DS 03 03 06	
Withdrawn Not Replaced	TRUCKERS DECLARATIONS	CA DS 14 03 06	

New Standard Commercial Auto Form #	New Standard Commercial Auto Form Title	Replaces Previous Standard Commercial Auto Form #
Withdrawn Not Replaced	BUSINESS AUTO PHYSICAL DAMAGE DECLARATIONS	CA DS 15 10 01
Withdrawn Not Replaced	MOTOR CARRIER DECLARATIONS	CA DS 21 03 06
Withdrawn Not Replaced	VIRGINIA GARAGE DECLARATIONS—NON- DEALERS	CA DS 37 08 08
Withdrawn Not Replaced	GARAGE DECLARATIONS	CA DS 39 08 08
Withdrawn Not Replaced	TRUCKERS COVERAGE FORM	CA 00 12 03 06
Withdrawn Not Replaced	EMERGENCY VEHICLES - FELLOW VOLUNTEER FIREFIGHTERS AND WORKERS INJURIES EXCLUSION BUYBACK	CA 20 07 12 93

#### **GRANT OF PERMISSION**

Insurance Services Office, Inc. ("ISO"), a corporation with principal offices at 545 Washington Boulevard, Jersey City, New Jersey 07310-1686, hereby grants permission to the Virginia State Corporation Commission and Bureau of Insurance ("Commission") to reprint, copy or otherwise use the copyrighted insurance forms set out below for purposes of promulgating said forms as the standard forms for use by all insurers in the Commonwealth of Virginia.

In the event ISO, after engaging in good faith negotiations and dialogue with the Commission, is unable to obtain Commission approval of legislatively mandated revisions to the copyrighted insurance forms at least thirty days prior to the effective date of the legislation, ISO hereby grants permission to the Commission to make such legislatively mandated revisions to ISO's copyrighted Virginia - specific endorsements for the purposes of promulgating said Virginia - specific endorsements as standard forms for use by all insurers in the Commonwealth of Virginia. In the event the Commission revises a copyrighted ISO Virginia - specific endorsement, the Commission must notify ISO of the revision at least 24 hours prior to promulgating the revision and must include the following ISO copyright notice on such form:

"Includes copyrighted material of Insurance Services Office, Inc., with its permission."

ISO further agrees not to take legal action based on the use of the copyrighted insurance forms set out below against any insurer legally and validly using said copyrighted forms in Virginia for risks located in Virginia. This grant of permission takes effect on the date the Commission promulgates the forms for use in Virginia.

If, as of a specific date, it is no longer a requirement that all insurers licensed or authorized to write automobile insurance in Virginia must use the promulgated forms, this Grant of Permission shall terminate as of that date. This Grant of Permission may also be terminated for any reason with 365 days prior written notice to the Commission. Upon termination of this Grant of Permission, use of the copyrighted forms shall only be allowed with the express permission of ISO and with the standard ISO copyright notice displayed.

See attached.

Insurance Servi By

Beth Fizgerald Vice President

Date: 7/24/2015

	New/Revised Form	s and Endorseme	nts
Number	Title	Number	Title
CA 00 01 03 10	Business Auto Coverage Form	CA 20 05 03 10	Drive-Away Contractors
CA 00 05 03 10	Garage Coverage Form	CA 20 06 03 10	Driving Schools - Non-Owned Autos
CA 00 10 03 10	Business Auto Physical Damage Coverage Form	CA 20 19 03 10	Repossessed Autos
CA 00 20 03 10	Motor Carrier Coverage Form	CA 20 40 02 13	Virginia Emergency Services - Volunteer Firefighters' And Workers' Injuries Limited Exclusion
CA 01 16 10 15	Virginia Changes - Business Auto Coverage Form	CA 20 44 10 11	Virginia Snowmobiles
CA 01 54 10 15	Virginia Changes - Business Auto Physical Damage Coverage Form	CA 20 64 02 13	Virginia Autos Leased, Hired, Rented Or Borrowed With Drivers - Physical Damage Coverage
CA 01 55 10 15	Virginia Changes - Motor Carrier Coverage Form	CA 23 13 03 10	Trailer Interchange Fire And Fire And Theft Coverages
CA 01 95 10 15	Virginia Changes - Garage Coverage Form	CA 23 23 10 11	Virginia - Truckers Endorsement
CA 02 38 03 10	Reinstatement Of Insurance	CA 23 97 03 10	Amphibious Vehicles
CA 02 40 03 10	Suspension Of Insurance	CA 23 98 03 10	Trailer Interchange Coverage
CA 03 02 03 10	Deductible Liability Coverage	CA 24 01 03 10	Transportation Of Seasonal Or Migrant Agricultural Workers
CA 04 10 10 11	Virginia Drive Other Car Coverage - Broadened Coverage For Named Individuals	CA 25 02 03 10	Dealers Driveaway Collision Coverage
CA 04 35 10 11	Virginia Physical Damage Coverage - Autos Held For Sale By Non-Dealers	CA 25 03 03 10	False Pretense Coverage
CA 04 44 03 10	Waiver Of Transfer Of Rights Of Recovery Against Others To Us (Waiver Of Subrogation)	CA 25 04 03 10	Fire, Fire And Theft And Limited Specified Causes Of Loss Coverage For Dealers
CA 04 45 03 10	Golf Carts And Low-Speed Vehicles	CA 25 10 03 10	Damage To Rented Premises Liability Coverage - Garages
CA 20 02 03 10	Audio, Visual And Data Electronic Equipment Coverage - Fire, Police And Emergency Vehicles	CA 25 33 10 11	Virginia Personal Injury Liability Coverage - Garages

## Grant of Permission Attachment - Virginia

New/Revised Forms and Endorsements (Cont'd)					
Number	Title	Number	Title		
CA 25 34 10 11	Virginia Broadened Coverage - Garages	CA 99 60 03 10	Audio, Visual And Data Electronic Equipment Coverage Added Limits		
CA 99 16 03 10	Hired Autos Specified As Covered Autos You Own	CA 99 61 03 10	Loss Payable Clause - Audio, Visual And Data Electronic Equipment Coverage Added Limits		
CA 99 23 03 10	Rental Reimbursement Coverage	CA 99 71 10 11	Virginia Garagekeepers Coverage		
CA 99 28 03 10	Stated Amount Insurance	CA 99 72 10 11	Virginia Garagekeepers Coverage - Customers Sound Receiving Equipment		
CA 99 30 03 10	Tapes, Records And Discs Coverage	CA 99 90 03 10	Optional Limits - Loss Of Use Expenses		
CA 99 47 03 10	Employee As Lessor				

# Grant of Permission Attachment - Virginia

Withdrawn Endorsements					
Number	Title	Number	Title		
CA 02 74 11 02	Virginia Suspension Of Insurance	CA 20 07 12 93	Emergency Services - Volunteer Firefighters' And Workers' Injuries Limited Exclusion		
CA 04 28 03 07	Virginia - Optional Limits - Loss Of Use Expenses	CA 20 30 12 93	Emergency Services - Volunteer Firefighters' And Workers' Injuries Excluded		
CA 04 27 03 06	Virginia Audio, Visual And Data Electronic Equipment Coverage - Stated Amount	CA 20 33 10 01	Autos Leased, Hired, Rented Or Borrowed With Drivers - Physical Damage Coverage		