



Medium Fleet Product Updates

Dear Valued Partner:

As we move toward 2018, we are dedicated to constantly enhancing our products and services so we can offer your customers the coverages that will enable their businesses to move forward.

We are thrilled to announce several changes to our Medium Fleet product, which will allow us to continue providing you with the high-quality, customized coverages that you have come to expect from Protective.

You can expect the following changes for policies effective on or after 1/1/2018:

- **Symbol 61 Liability:** We are excited to now offer Symbol 61 Liability coverage within our Auto Liability product, including coverage for Hired and Non-Owned Autos.
- **Auto Medical Payments:** We now offer \$5,000 per person, per accident, with higher limit options available.
- **Trailer Interchange:** Instead of being an add-on coverage, trailer interchange will now be included in the Auto Liability base offering at a \$35,000 limit. Higher limit options are available.
- **Towing & Storage:** Towing & storage coverage will be included in the Auto Liability base offering at a \$10,000 limit, with an additional charge for higher limits.
- **Hired Auto Physical Damage:** This coverage will be included in the Physical Damage base offering at a \$100,000 limit, with an additional exposure of physical damage coverage on non-scheduled temporary use autos.
- **Physical Damage Extensions:** These extensions will be offered as an optional package endorsement including the following:

- \$10,000 Gap coverage

- \$1,000 Personal Effects (\$250 deductible)
- \$1,000 On-Board Electronic Equipment (\$250 deductible)
- Rental Reimbursement at \$150 per day, \$750 per week, \$5,000 per accident with a 7-day waiting period
- Single deductible for trailers while attached to tractors

Note that while we are making these changes to our base offering, specific attributes applicable to individual accounts means that all of these coverages may not be available in every situation.

Please take a look at the [revised Medium Fleet Product Guide](#), which highlights these changes specifically. The latest version of the Medium Fleet Product Guide and all other Product Guides are available on the [Agent Portal](#) for you to access at any time.

Along with these changes, we are happy to provide you with a refresh of [Protective's Medium Fleet product and our advantages](#). For renewals, please contact your underwriter if you are interested in any of these policy enhancements.

If you have any questions regarding these changes or any other of our product offerings, please contact your Client Executive directly. You may also contact our sales team via phone at (800) 475-0981 or email at sales@protectiveinsurance.com.

We look forward to continuing our partnership in 2018!