



Auto Physical Damage - Deductible Guidelines

The following guidelines apply to use of auto physical damage deductibles. These guidelines apply to New Business. Renewals may be grandfathered, although the Underwriter should consider adjusting the physical damage deductibles when the opportunity arises.

Minimum Deductible	Autos except heavy and extra heavy trucks	Heavy and extra heavys trucks
Comprehensive	\$1,000	\$1,000
Collision	\$1,000	\$2,000