

Excerpt from N.C. Personal Auto Manual

2. PERSONAL AUTO POLICY – ELIGIBILITY

- A. A Personal Auto Policy shall be used to afford coverages to private passenger autos and motor vehicles considered as private passenger autos in Rule 1., if:
 - 1. They are written on a specified auto basis,
and
 - 2. They are owned by an individual or by a husband and wife who are residents in the same household.

- B. A Personal Auto Policy shall be used to afford coverage to private passenger autos that are owned jointly by two or more individuals other than husband and wife, if:
 - 1. They are written on a specified auto basis,
and
 - 2. Coverage is limited in accordance with the applicable endorsement.

- C. A Personal Auto Policy shall be used to afford coverage to motorcycles, golf carts and other similar type vehicles and snowmobiles not used for commercial purposes, if:
 - 1. They are written on a specified vehicle basis,
and
 - 2. Coverage is limited in accordance with the applicable endorsement.

- D. A Personal Auto Policy shall be used to afford coverage to a named individual who does not own an auto. The applicable endorsement must be attached.

- E. A Personal Auto Policy shall be used to afford coverage to private passenger autos not owned by a natural person and not rated as part of a fleet. The applicable endorsement must be attached.

- F. A Personal Auto Policy may be used to afford coverage to five or more four-wheel private passenger autos owned by an individual or owned jointly by two or more individuals resident in the same household if the autos are not used for business use, other than farming or ranching.

Exceptions

Exposures in A., B., C., or E. above may be written under a commercial auto policy when combined with a commercial risk.

Exposures in F. above may be written under a commercial auto policy.