



Automobile Liability, Comprehensive, Collision FAQ

Company Owned Auto: Coverage for the company owned Auto, the Mercedes Sprint Van, is placed through CNA.

Policy number: [6025355846](#)

In order to file a claim, go to <https://www.cna.com/web/guest/cna/reportclaim/> where you may report the claim online. You can also call: [877.262.2727](tel:877.262.2727).

Liability: The Liability coverage, which will respond to bodily injury or property damage to a 3rd party (the other driver) is subject to a \$1M limit. If this \$1M limit is exceeded, the Markel policy (details below) will respond up to a \$5M limit.

Comprehensive/Collision: 3 Step will be responsible for a \$1,000 deductible for Physical Damage to the van.

Driver: Coverage to the vehicle will follow the vehicle itself, regardless of who is driving the vehicle. We recommend that 3 Step exercise caution in who is allowed to use this company-owned vehicle.

Hired (Rented) Auto: Coverage for rented vehicles will be covered under the Markel policy. The policy number is [8502AH011301](#). In order to file a claim, call [800.632.7535](tel:800.632.7535). You may also email newclaims@markel.com. Please be sure to include Lockton on all claims reporting. Because coverage for rented vehicles is available through the Corporate insurance policy, 3 Step employees do not need to purchase insurance at the rental counter.

Liability: The Liability coverage, which will respond to bodily injury or property damage to a 3rd party (the other driver) is subject to a \$1M limit. If this \$1M limit is exceeded, the umbrella policy will respond up to a \$5M limit

Comprehensive/Collision: 3 Step will be responsible for a \$500 deductible for Physical Damage to rented vehicles.

Driver: 3 Step employees will only have coverage for Rented Vehicles if they have rented the vehicle in the scope of employment.

Non-Owned (Employee Owned) Auto: In the event that 3 Step employees are driving their personal vehicles in the scope of employment, the employee's personal auto policy will respond first. The only instance in which 3 Step's Markel policy would respond is if the personal limit of liability is breached.

Liability: The employee's personal auto liability limit will respond to Property damage or bodily to a 3rd party` (the other driver). 3 Step's Markel policy will respond if the personal limit is exceeded.

Comprehensive/Collision: The employee's personal auto deductible will respond. Even in the event of a total loss to the employee-owned vehicle, 3 Step's policy will not respond.

Driver: The insurance will follow the employee-owned vehicle. Regardless of who is driving the vehicle, the personal auto policy of the employee will always sit primary if the employee is driving his/her own vehicle.