



# Primary Non-Owned Auto (PNOA)

Primary Non-Owned Auto (PNOA) is auto insurance purchased by a commercial policyholder providing primary auto liability and optional physical damage for employees while driving their personal vehicles on company time. Currently, we are offering this product to healthcare or non-profit organizations (e.g., adult living facility, home healthcare, hospital).

Benefits of PNOA include:

## **BETTER PROTECTION FOR STAFF**

- Addresses potential coverage gap between employee's personal auto policy and employer's commercial lines non-owned auto coverage.

## **IMPROVED RISK PROFILE FOR THE INSURED ORGANIZATION**

- Knowing risk is mitigated with selected coverages and limits provides comfort to the employer.

## **STREAMLINED, CONSISTENT MANAGEMENT OF EMPLOYEE VEHICLE OPERATION**

- Employer experiences reduced administrative costs and stress of monitoring adherence to insurance requirements.

## **RECRUITING AND RETENTION TOOL**

- Employee is not required to purchase additional personal auto insurance limits to satisfy the employer's requirements.
- Employee does not need to classify a personal vehicle as "business use," which may be considered a less desirable risk by their insurer.
- Employees have peace of mind knowing their employer will cover accidents occurring on the job.

Fundamental Underwriters is currently offering PNOA in the following states: AL, AR, AZ, CA, CO, DE, GA, IA, ID, IL, IN, LA, MI, MO, MS, MT, ND, NE, NJ, OH, OK, OR, PA, SD, TN, TX, UT, VA, WA, WI and WV.

Interested in learning more?

Contact us at [PNOA@FundamentalUW.com](mailto:PNOA@FundamentalUW.com) or call 866-221-0095 to discover how PNOA can benefit your health and human service clients, as well as help strengthen your workers' compensation quote.

**866-221-0095**  
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