



# Primary Non-Owned Auto (PNOA)

Primary Non-Owned Auto (PNOA) is auto insurance purchased by a business or non-profit organization providing primary auto liability and optional physical damage for employees while driving their personal vehicles on company time. 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.

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