

Automobile Property

Agent/Broker

- Policy backdated prior to loss date and/or theft of premium dollars intended for payment of coverage.

Auto Property/Vandalism

- Vehicle or motor home vandalism including such items as car rims, stereo equipment and engine parts.

Embezzlement

- Theft or misappropriation of funds placed in one's trust or belonging to one's employer.

Inflated Damages

- Damages inflated or exaggerated, non-existent or pre-existing; excessive billing of vehicle body parts or repair work.

Other Auto Property

- Any other auto-related circumstance not listed above involving the presentation of false documents to support an insurance claim.

Property Faked Damages

- Damages to vehicle exaggerated, non-existent, pre-existing or vehicle damaged at a later point in time.

Trailered Watercraft Arson

- Burning of a watercraft while transported on trailer.

Tailored Watercraft/Theft Damage

- Watercraft stolen or damaged while being transported on trailer.

Vehicle Arson

- Burning of a vehicle or motor home.

Vehicle Theft

- Reporting a vehicle or motor home theft for the purposes of filing a false insurance claim.