

PLRB Auto Resources

www.PLRB.org (630) 724-2200

I. Auto Legal Materials

A. Auto Annotations

- [Commercial Auto Policy](#)
- [Garage Policy](#)
- [Personal Auto Policy](#)
- [UIM Policy](#)

B. 50 State Auto Related Surveys

- [Auto Diminished Value](#)
- [Auto Law Compendium](#)
- [Auto - Loss of Use](#)
- [Auto Total Loss and Salvage Recovery](#)
- [Crash Tax](#)
- [Damages Law](#)
- [Deductible Auto Reimbursement Laws](#)
- [Distracted Driver Cell Phone / Texting Laws](#)
- [Material Misrep in Auto Claims](#)
- [Medical Payments and PIP Subro](#)
- [Named Driver Exclusion](#)
- [PIP Compendium](#)
- [Public or Livery Conveyance Exclusion](#)
- [Rental Car Coverages](#)
- [Ride Sharing / Uber Cars](#)
- [UM/UIM Compendium](#)

C. Adjuster Resource Sheets

- [Analysis for Determining if a Person Is a Resident Relative](#)
- [Analysis of the Personal Auto Policy Reasonable Belief Exclusion](#)
- [Regular Use Exclusion](#)

D. Other Auto Legal Resources

- [Auto Black / Event Data Recorders](#)
- [Does a PAP Provide Coverage for Delivery Drivers Using Personal Vehicles with the Emergence of Ride-sharing Services Like Uber/Lyft/Grubhub?](#)

- [Does an Insurer Owe for Loss of Use of Vehicle for 16 Months Where Determination of "Total" Loss was Delayed?](#)
- [Is an insured who is at fault for an accident liable for loss of use for the time that vehicle parts are unavailable and on backorder due to shortages?](#)
- [Can the auto insurer take depreciation on a utility pole damaged by its insured driver, or must it pay full replacement cost?](#)
- [Offsetting workers compensation benefits under automobile policies](#)
- [Auto Liability Question of the Week](#)
- [Auto Q&A's](#)

E. Sample Auto Coverage Questions

Comprehensive vs. Collision

- [Collision Or Not? 2022.11.29](#)
- [Does Collision Coverage Apply to Vehicle Damaged From Swerving into a Ditch after Driver Almost Hit a Deer? 202.04.21](#)
- [Is the Loss Caused by the Body of a Car that Hits the Road, due to the Wheel Snapping at the Lug Nuts, Covered under Collision or Comprehensive Coverage? 2020.03.12](#)
- [Is Falling Off A Jack A Comprehensive Or Collision Loss? 2019.11.07](#)

Medical Payments Coverage

- [In Indiana Does the Medical Payments Coverage Exclusion for Vehicles with Less Than Four Wheels Apply to a Two Wheel Electric Scooter? 2023.01.31](#)
- [Med Pay Coverage For A Listed Driver? 2023.01.27](#)

Reasonable Belief

- [Did Second Permittee Have a Reasonable Belief He Was Entitled to Use Vehicle? 2023.04.28](#)
- [In Ohio is a "Reasonable Belief" Exclusion Enforceable Against an Unlicensed Driver? 2023.03.31](#)
- [Does Coverage Apply to 9 Year Old Daughter's Use of Car? 2021.05.26](#)
- [Under Indiana Law Can the "Reasonable Belief of Entitlement" Exclusion Preclude Liability Coverage for a Driver with No Driver's License? 2020.07.26](#)
- [Does the "Reasonable Belief" Exclusion Apply to the Grandson's Use of the Insured's Vehicle? 2019.10.18](#)

Rental/Loaner Car – Primary vs. Excess Coverage

- [In South Dakota What Is the Priority of Coverage for a Loaner Vehicle – the Customer's Personal Auto Policy or the Dealer's Policy? 2023.02.26](#)
- [Primary Coverage For A Rented Vehicle? 2023.02.27](#)
- [Who Is Primary For A Loaner Vehicle In Texas? 2022.03.22](#)
- [Is the Hail Damage to the Claimant's Loaner Vehicle Covered under the Insured's Personal Auto Policy? 2021.07.27](#)
- [Whose Policy Is Primary? 2021.06.22](#)

UM/UIM Coverage

- [Actual Physical Contact Required For UM Coverage? 2023.01.30](#)
- [What is the Priority of UM Coverage between Mother's Policy and Daughter's Policy? 2023.01.31](#)

Business Auto

- [Does a Business Auto Policy Cover Damage to Insured's Personally Owned Vehicle? 2023.01.11](#)
- [Will the Insured's Business Auto Policy or CGL Policy Provide Coverage for Subcontractor-Caused Driveway Damage? 2021.10.26](#)

Garage/Garagekeepers

- [Does Theft Coverage Apply to a Repossessed Vehicle Stolen Back by the Owner? 2023.01.30](#)
- [Would a Louisiana Garage Policy Provide Liability Coverage for After-Hours Guests Injured by a Fire? 2023.01.23](#)
- [Is a Garage Policy's "Leased Vehicle" Exclusion Enforceable? 2022.05.26](#)
- [Would an Ohio Garage Policy Provide Liability and Collision Coverage for a Customer Using a Dealer-Owned Vehicle? 2020.05.03](#)

Interesting Fact Patterns

- [Does Part D of the Insured's Modified Personal Auto Policy Cover Damage to a Vehicle Rented through a Peer-to-Peer Car Sharing App? 2023.04.27](#)
- [Who's Primary For A Test Drive? 2022.11.23](#)
- [Is a Trailer's CA 0001 Policy Excess Liability Coverage When the Trailer Is Hauled by the Insured's Personal Auto? 2022.03.31](#)
- [Is There Coverage for the Premature Deployment of Air Bags under a Personal Auto Policy? 2021.02.10](#)
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- [Is Possible Contamination of Vehicle from Alleged Covid-19 an Other Than Collision Claim? 2020.08.25](#)
- [Does Collision Coverage Apply to Damage from Impact with Tire Spikes Deployed by Police to Stop Insured's Vehicle? 2020.07.24](#)

F. MEDICAL LIEN COMPENDIUM

- [Medical Liens](#)

II. EDUCATION MATERIALS

A. Distance Learning Modules (w/ CE credit)

- [Accident Scene Investigation](#)
- [Analysis of a Brain Injury Claims](#)
- [Handling Severe Bodily Injury Claims](#)
- [Injury Biomechanics: How People Get Hurt](#)
- [Intro to Negligence Concepts](#)
- [Personal Auto Policy: The Fundamentals](#)
- [Privacy Issues in Auto Claims Handling](#)
- [Soft Tissue Injury Cases](#)
- [UM / UIM Coverage](#)
- [Vehicular Crash Scene Investigation](#)

B. Recorded Webinars

- [Accident Reconstruction Using Modern Digital Data Webinar](#)
- [Adjusting PTSD Allegations in Auto Claims](#)
- [Auto Casualty Claim Management Technologies](#)
- [Autonomous Vehicles: Liability and Coverage Issues](#)
- [Bodily Injury: Handling High-Value Claims](#)
- [Brain Injury Claims: CTE and PTSD and PTD](#)
- [Fraudulent Personal Injury Claims: Investigating Medical Mills](#)
- [Minor Auto Accidents: Major Damages](#)
- [Negotiation Strategies in Bodily Injury Claims](#)
- [Spinal Anatomy, Degenerative Medical Conditions and Traumatic Injuries](#)
- [Transportation Network Companies: Driving into the Future Webinar](#)
- [Traumatic Brain Injuries: Evaluating Claims](#)

C. CURRICULUM

[Autonomous Cars, e-Bikes & e-Scooters](#)

- Article: [Analysis of Coverage for an E-Bike Accident under a Homeowners Policy](#)
- Webinar: [Autonomous Vehicles: Liability and Coverage Issues](#)
- PLRB Presents: [Driverless Cars and You](#)
- Podcast: [e-Scooter Turmoil: Are You Covered?](#)
- Webinar: [Transportation Network Companies: Driving into the Future Webinar](#)
- Podcast: [The Coverage Contrarian: E-Bike Coverage Under a Homeowners Policy](#)

III. Weather Data

- Was the insured driving too fast for conditions?
- Was there snow or ice on the ground?
- Was the hail damage to the insured's car while you were on the risk?

Find out using [PLRB's historical weather data](#).