

BUSINESS AUTO INSURANCE



BUSINESS USE OF PERSONAL AUTOS CAN BE RISKY. BE SURE TO GET THE RIGHT PROTECTION.

AUTO INSURANCE WITH ROOMIER COVERAGE

Just three ways our business auto coverage better accommodates your needs as a business owner (see back for more):

3 years

With our business auto, if you've been accident-free this long, your next accident won't impact your rating or price.

\$1,000

For claims below this amount, our fender bender forgiveness coverage protects you against increased premiums.

\$100,000

This is standard with our broad form endorsement for hired auto physical damage.

Personal auto coverage can protect you as the driver of a car you use for getting around town, commuting, or chauffeuring your kids.

But it usually doesn't offer enough protection if you're a business owner. That's because the risks you face are different – bigger. For instance, if an employee has an accident in her own car while on a business errand for your company, you could be sued. For bodily injury if someone is hurt. For property damage if there's so much as a scratch.

If all you have is personal auto coverage, the damages could be all on you. That's because personal auto policies generally don't cover business use.

AN EXAMPLE. Consider Bill, the owner of a floral delivery business, who simply wanted to treat his employees to lunch during the hectic Valentine's Day rush. Busy with customers, Bill asked his assistant to pick up the lunch order. En route, she had a fender bender at a busy intersection, damaging her personal car and the other driver's. Worse, the other driver suffered a neck injury. It turned out to be a very expensive lunch: Bill was sued.

Prepare. Protect. Prevail.®

continued



TAKE THIS FIVE-QUESTION DRIVING TEST

If you answer ‘yes’ to any of them, you may need business auto coverage.

Do you have vehicles that are registered in your business name?	YES	NO
Do your employees drive the vehicles registered in your business name?	YES	NO
Do your employees drive their own vehicles as a function of the day to day business operations?	YES	NO
Does your business own a larger truck with a gross vehicle weight greater than 10 tons?	YES	NO
Do you have permanently attached equipment on your business vehicle used for the day to day business operations?	YES	NO

WHY THE HARTFORD? CHECK OUT OUR DRIVING RECORD IN SMALL BUSINESS INSURANCE

At The Hartford we’ve been studying companies like yours ever since we became the first insurer to create a business unit just for small businesses. That was 30+ years ago. And we’re still listening, building our understanding of your unique risks, challenges, and changing needs as your business evolves.

As a result, our business auto policy combines innovative product features, “safe choice” discounts and exceptional claims service – helping small businesses stay in business.

MORE MILES OF PROTECTION FOR YOU AND YOUR BUSINESS

We set the standard for value with our broad form endorsement, added automatically with no separate elections or additional premium charges. And we build in features like the ones below to help curb your premiums and reward you for consistently making safe decisions:

- **LOAN LEASE GAP PROTECTION** can help pay the difference if a vehicle is totaled and there’s a balance on the loan.
- **ELECTRONIC EQUIPMENT COVERAGE** pays for specialized equipment installed in commercial vehicles.

- **FENDER BENDER FORGIVENESS** protects you against increased premiums for claims below \$1,000.
- **ACCIDENT FORGIVENESS PROGRAM** exempts you from increased pricing after an accident (no matter how costly the claim) if you’ve been accident-free for the past three years.
- **HIRED AUTO PHYSICAL DAMAGE COVERAGE** protects your business if you rent vehicles on an “as needed” basis.

Compare that to any competitor’s business auto product. You’ll see why The Hartford is miles ahead.

KICK THE TIRES.

Ask your agent for more facts on The Hartford’s business auto coverage today. Down the road, you’ll be glad you did.



Property
Liability
Workers’ Comp
Business Auto

¹ http://www.fmcsa.dot.gov/sites/fmcsa.dot.gov/files/docs/Commercial_Motor_Vehicle_Facts_March_2013.pdf
² <http://content.usatoday.com/topics/topic/National+Association+of+Insurance+Commissioners>

Insurance coverages mentioned in this document are underwritten by the Hartford Fire Insurance Company and its property and casualty insurance company affiliates. This document contains only a general description of coverages which may be provided and does not include all of the features, exclusions, and conditions of these policies. Certain coverages, features and credits vary by state and may not be available to all insureds. All information and representations herein are as of December 2014.

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