



SMALL BUSINESS INSURANCE

Commercial Automobile Insurance

*Going the extra mile to bring you good protection –
at a good value.*

Although auto insurers are required to provide standard protection, such as liability coverage for injuries or damage you cause to others, you'll find The Hartford goes far beyond this standard protection. In fact, we include 17 coverage enhancements – in one convenient commercial auto policy – to better protect your business.

Coverage Highlights

Here are just some of the coverages that may be especially valuable to your business:

- **Hired auto physical damage.** If you purchase liability coverage for hired autos along with physical damage coverage, The Hartford will extend physical damage coverage to any auto your company rents, loans or leases, up to a \$50,000 limit.
- **Hired auto foreign country.** If your employees rent short-term autos outside the U.S., they are automatically covered for liability.
- **Employees as additional insureds.** If your employees use their own autos to conduct business or personal activities for you, they are covered for liability.
- **Newly acquired organization.** If you acquire or form a new entity (other than a partnership, joint venture or limited liability company) as a majority owner, we'll automatically cover that entity for up to 180 days.
- **Waiver of subrogation rights.** If you have a written contract stating that you waive your right to sue a third party, we agree to waive our right to recover damages from them.
- **Rental car costs.** If you elect physical damage coverage on your policy, and a covered private passenger auto is stolen, we will reimburse you up to \$50 per day for the cost of a rental car. (Maximum limit is \$1,000.)
- **No deductible on glass repairs.** If you elect our comprehensive physical damage coverage, we'll waive the applicable physical damage deductible if you have the damaged glass repaired instead of replaced.



- **Installed electronic equipment.** We expand physical damage coverage to permanently installed sound transmitting and receiving equipment in the covered auto.
- **Lease gap coverage.** If there's a total loss to one of your long-term leased covered autos and the lessor is named as a Loss Payee in the policy, we'll automatically include coverage to pay the outstanding balance of the lease, if it exceeds the actual cash value.

Umbrella Coverage

Some of the largest losses businesses suffer are a result of auto accidents. If you have salespeople working for you on the road, or have employees using your business autos (or their own) to conduct business for you, your company is at risk. Offering limits up to \$10 million, The Hartford can protect your business against these risks.

Outstanding Claim Service

Of course, the true test of an insurance company is how well it handles claims. You can count on The Hartford to provide fast, efficient claim service. In addition, through our relationship with qualified auto repair shops across the country, you can obtain quality, hassle-free car repairs that are guaranteed for as long as you own the autos.

Assistance in Preventing Losses

The Hartford offers you convenient access to loss control experts who can help you improve your drivers' skills and safety. Through our Web site, *sb.thehartford.com*, you can submit safety-related questions through "Ask a Professional." We promise to respond quickly, provide you with knowledgeable advice and keep your inquiries confidential. Ultimately, we can help you improve workplace safety so that you can avoid or minimize losses.

Why Choose The Hartford

With commercial auto coverage from The Hartford, you get the convenience of having the coverages you need in one package at a competitive price. And you have peace of mind knowing that a financially stable insurance company with excellent financial ratings is protecting your business.

Give your local independent Hartford agent a call and start enjoying the peace of mind that comes from knowing you're covered by the business insurance specialist – The Hartford. Or, visit us at sb.thehartford.com for more information.

Certain coverages may not be available in all states.

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