

Auto – Broad Protection in One Convenient Policy

Insurance coverage for midsize businesses

At The Hartford, we make your purchase of business insurance as simple and easy as possible. One way we do this is with our commercial auto coverage. It offers the broad protection that your business needs – in one convenient policy – so you don't have to worry about it.

Coverage Highlights

Auto insurers are required to provide standard protection, such as liability coverage for injuries or damage you cause to others, and damage to your autos. The Hartford takes standard protection one step further. We provide 17 coverage enhancements – in one package – to better protect your business. Here are some that may be especially valuable to your business.

What we cover

How you'll benefit

Hired auto physical damage

If you purchase physical damage and liability coverage for your owned autos, The Hartford will also cover physical damages to any auto your company rents, loans or leases, up to a \$50,000 limit.

Hired auto foreign country

If your employees rent 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 affairs for you, they are covered for liability.

Newly acquired organization

If you purchase a new entity and it owns autos, we'll automatically cover them 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.

The Hartford can provide umbrella limits up to \$25 million. Our auto coverage is available countrywide.*



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. The Hartford can protect your business against these risks. With our extensive coverages built into one product, you can avoid coverage gaps and costly overlaps.

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 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 consultants who can help you improve your drivers' skills and safety. Through our Web site mb.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 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.

To learn more about how The Hartford can protect businesses like yours, contact your agent or broker, or visit us at mb.thehartford.com.

*Certain coverages may not be available in all states.

This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the policy prevail.