

COMMERCIAL AUTO



10 REASONS TO PLACE COMMERCIAL AUTO WITH THE HARTFORD.

COMPREHENSIVE COVERAGE - ALL IN ONE PLACE

Offer your clients the protection they need. Combine our commercial auto coverage with:



Property



General liability



Umbrella



Marine



Workers' compensation

Count on The Hartford's enhanced commercial auto offering for your customers. As one of the largest commercial auto insurers in the country, we offer:

- 1. Current coverage forms** - We've adopted the Insurance Services Office's (ISO) 2013 revised multi-state coverage forms and endorsements - including business auto, garage and motor carrier. This makes our commercial auto product one of the most current in the industry.
- 2. Updated broad form endorsement** - We've enhanced our broad form endorsement and added it to all commercial auto policies at no additional charge. Our broadened coverages include:
 - Hybrid, electric or natural gas vehicle payments coverage and vehicle wrap coverage
 - Worldwide liability coverage for hired autos beyond just private passenger cars
 - LLCs as part of the Subsidiaries and Newly Acquired or Formed Organizations provisions of broad form insured coverage

3. Unique, customized coverages – Every risk is unique. We can help you customize a policy that’s right for your customers with our suite of endorsements and manuscript capabilities. Because customer needs differ, we can help you customize a policy with additional endorsements, including manuscripts.

4. Wide range of industry capabilities – Our underwriters are ready to work with you on commercial auto coverage for risks in a broad range of industries, including:

- Business & Professional Services
- Communications
- Construction
- Education
- Financial Services
- Healthcare
- Manufacturing
- Real Estate
- Technology & Life Science
- Wholesale

Your underwriter can assess account opportunities in industries or emerging markets not included in the list above.

5. Downtime loss and rental reimbursement & towing – When a truck drives your insured’s business, an accident can shut their business down until repairs can be made. Repairs can take weeks or months – dramatically impacting your insured’s main source of income. Downtime loss coverage protects our insured for loss of income when their truck is damaged as a result of a covered physical damage loss.¹ Rental reimbursement will pay for rental costs while their truck is being repaired as a result of a covered physical damage loss.¹ Towing coverage will pay for towing expenses sustained as a result of a disablement to a covered auto.¹ Downtime keeps our insureds’ businesses in the fast lane!



6. Count on us after the policy is issued

Reliable risk engineering

Since 1914, our Risk Engineering team has been helping businesses protect their assets through:

- Online and on-site services
- Free library of technical information papers (TIPS) on controlling losses and limiting exposures
- Our 3-D (defensive, decisive and dependable) driving program to help improve driver safety
- FleetAhead^{®*}, a service that combines telematics and risk engineering to help manage fleet risk and lower operating costs

7. Specialized claims service

The Hartford promptly and thoroughly evaluates each claim with resources that include our:

- Customer loyalty program that provides real-time feedback on customers’ claims experience
- Specialists to help ensure that claims are handled efficiently and adeptly
- Professionals who have knowledge of our unique auto coverages
- Network^{**} of more than 2,000 auto repair shops countrywide

¹ Up to the limit provided in the coverage form.

* FleetAhead insureds may be eligible to receive a discount of up to 15% on their auto insurance premium.

** Your customers can obtain quality in-network repairs that are guaranteed for as long as they own or lease the vehicle.



8. Protection from catastrophic claims – Some of the largest losses that businesses incur are from auto accidents. With The Hartford’s umbrella policy, the chances of surviving a large liability claim and preserving capital are increased significantly.

9. Ease of doing business – The Hartford invests millions of dollars to improve underwriting tools and data to make writing commercial auto coverage with us easier, faster and more accurate.

10. Proven reputation and trusted consistency – For more than 200 years, The Hartford has been delivering on our promises. In 2017, we were named one of the “World’s Most Ethical Companies” by the Ethisphere Institute for the ninth time. Despite a challenging commercial insurance marketplace, our core appetite has remained stable. We’ve maintained our predominance in commercial auto on a national and local level.

CONTACT your Middle Market underwriter or visit thehartford.com/mmagent for tools and resources you can use with your commercial auto clients.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of January 2018.

In Texas and California, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd’s Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.



Business Insurance
Employee Benefits
Auto
Home