

# Commercial Auto



Many business owners are surprised to learn that certain vehicle types and those used for various business purposes are NOT covered under their personal automobile insurance. Vehicles used to conduct a service, transport goods, haul tools and equipment, or are owned by a corporation or partnership require a separate commercial policy to protect against liability, collision, personal injury, etc. Our **Commercial Auto** coverage does just that with the flexibility to accommodate companies with one vehicle or one hundred! Let us take care of your insurance so you can keep your mind on other matters . . . like the road.



*Keep your mind on the road, not on your insurance coverage.*

## COVERAGE HIGHLIGHTS

- Liability up to \$1 million combined single limits
- State-specific mandatory coverages (Personal Injury Protection/No Fault; Uninsured/Underinsured Motorists)
- Physical damage coverage for commercial vehicles up to \$250,000; private passenger vehicles (used for commercial purposes) up to \$75,000
- Towing eligibility for vehicles <10,000 lbs.
- Automatic physical damage coverage for newly acquired vehicles
- Additional insured when required by contract endorsement
- **Business Auto Broad Form** endorsement
- Policies issued on a Symbol 7 basis; Symbol 8 and 9 also offered

Commercial Auto insurance is underwritten by AmGUARD Insurance Company®, member of Berkshire Hathaway GUARD Insurance Companies ("GUARD") with principal place of business at 39 Public Square, Wilkes-Barre, PA 18701. The information contained herein is not meant to be all inclusive but intended to provide a general overview for marketing purposes and may not apply to all GUARD companies or in all states. Only the relevant insurance policy and endorsements provide the terms and conditions of coverage. © May 2021.

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## BASE COVERAGES

Other coverage may also apply as afforded by ISO's Business Auto Coverage.

CA 00 01	<b>Business Auto Coverage Form</b>	
	(Higher Sub-Limits Considered)	
	<b>Physical Damage</b>	
	Comprehensive	Up to \$250,000 commercial vehicles; up to \$75,000 private passenger (used for commercial purposes)
	Collision	Up to \$250,000 commercial vehicles; up to \$75,000 private passenger (used for commercial purposes)
	Towing	Within 1 mile; up to 4 weeks
	(Higher Sub-Limits Considered)	
	<b>Liability</b>	
	Bodily Injury/Property Damage	Up to \$1 million combined single limit
	Personal Injury Protection (PIP/No Fault)	Statutory Limit
	Uninsured/Underinsured Motorists Coverage	Up to Policy Limits
ISO FORM	<b>Hired Auto Liability</b>	Up to Policy Limits
ISO FORM	<b>Non-Owned Auto Liability</b>	Up to Policy Limits

## OPTIONAL ADD-ONS

BA 99 01*	<b>Business Auto Broad Form</b>	(Higher Sub-Limits Considered)
	Additional Transportation Expense (not rental)	\$50 per day up to \$1,000 maximum; 48 hr waiting period
	Air Bag Coverage	Includes accidental discharge
	Amended Duties in the Event of Accident, Claim, Suit or Loss	Clarifies who must report a claim
	Amended Fellow Employee Exclusion (N/A in FL and VA)	Overrides exclusion
	Bodily Injury Redefined	Includes mental anguish
	Electronic Equipment - Broadened	Includes other electronic equipment installed by the auto manufacturer/dealer that was included in the original vehicle price
	Extra Expense - Broadened (N/A in VA)	Includes the cost of returning a stolen vehicle
	Glass Repair (N/A in FL)	Waives the deductible when a damaged windshield is repaired instead of replaced
	Hired Auto Physical Damage (N/A in VA)	Actual cash value up to \$75,000 w/\$500 deductible; extends physical damage to hired, rented, or borrowed autos
	Lessors As Insureds	Expands physical damage and bodily injury coverage to leased autos
	Limited Personal Property	Includes an employee's or customer's personal property in a covered vehicle at the time of theft; up to \$600
	Supplementary Payments - Expanded	Increases limits to \$2,500 for bail bonds and \$300 per day for loss of work
	Unintentional Failure to Disclose Hazards (N/A in VA)	Will not void coverage
BA 99 04*	<b>Additional Insured When Required by Contract</b>	Lesser of limits of contract or policy limits
BA 99 13*	<b>Automatic Physical Damage Coverage for Newly Acquired Vehicles</b> (N/A in VA)	Included for the first 7 days
BA 99 02*	<b>Blanket Waiver of Subrogation</b>	N/A
ISO FORM	<b>Drive Other Car Coverage</b>	Up to Policy Limits
ISO FORM	<b>Lessor as Additional Insured/Loss Payee</b>	N/A
ISO FORM	<b>Rental Reimbursement</b>	Various options available
BA 99 14	<b>Towing &amp; Labor Costs</b>	Vehicles with GVW up to 10,000 lbs.

\*Some state-specific endorsements apply.

**Questions?** Contact a Berkshire Hathaway GUARD insurance agent.