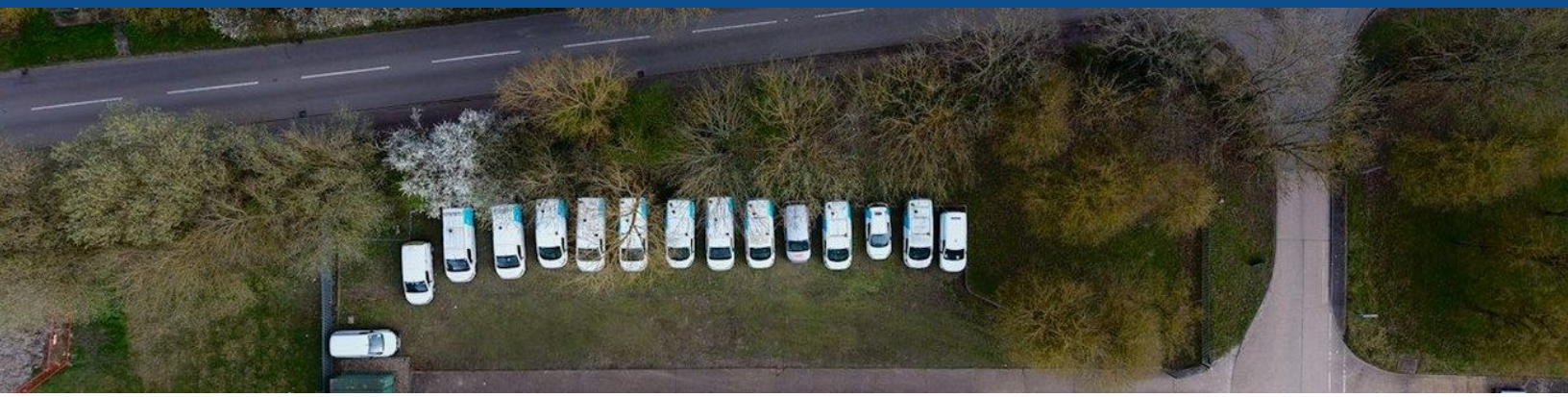
Business Auto Insurance

Commercial auto - coverage overview, limitations and how to get a quote



OVERVIEW

Business auto insurance covers vehicles your company owns, leases or rents, and the people who drive them for work. Personal auto policies usually exclude business use, so a company car, work truck or van needs its own policy. We match coverage to your vehicles, drivers and radius, and add hired and non-owned coverage for employees who drive their own cars for errands.

WHAT'S COVERED

Auto liability
Injury and property damage your drivers cause to others.

Physical damage
Collision and comprehensive for your own vehicles.

Uninsured motorist
Injuries to your drivers caused by uninsured drivers.

Medical payments
Medical bills for occupants regardless of fault.

Hired and non-owned
Rented cars and employee vehicles used for work.

Upfitted equipment
Ladder racks, toolboxes and permanently attached equipment.

Filings and certificates
State filings and certificates for contracts and permits.

Good to know

Listing only drivers with clean MVRs and setting a written vehicle-use policy usually lowers the rate more than raising deductibles.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Tools and cargo carried in the vehicle
- × Wear and tear
- × Personal use by drivers who are not listed
- × Tools are covered under inland marine.

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Vehicle list with VINs and garaging addresses
- Driver list with license numbers and dates of birth
- Current auto declarations page
- Three to five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/business-auto/

Important information: This brochure is a general summary provided for informational purposes only. It is not an insurance policy, contract, binder or offer of coverage. Actual coverages, limits, deductibles, exclusions and conditions are set solely by the policy issued by the insurance company and may differ from the descriptions in this brochure; if there is any difference, the policy language governs. All coverage is subject to underwriting approval. Coverage is not in force and is not bound until you receive a written confirmation of coverage (binder or confirmation receipt) from Societies Insurance or the issuing insurance company. Requesting a quote or submitting an application does not bind coverage. Products, coverages and discounts vary by insurer and are not available in all states. Societies Insurance is an independent insurance agency, Agency NPN 16247324 (in California: DBA Cavlogix Insurance Agency).