

Value, ease and service make our Business Auto one smooth ride.

► Business Auto

Whether a business vehicle is used to deliver products or produce or as a way to get from opportunity to opportunity, our value-packed Business Auto keeps your customers moving forward. Our industry-leading, coverage-rich broad form endorsement is automatically added to every policy at no extra charge. No separate coverage choices are needed, taking the guesswork out of finding the coverage your customers need.

These Coverages Most Competitors Don't Include in the Business Auto Broad Form

Additional Insured if Required by Contract

and

Primary and Non-contributory Coverage

The Hartford's policy extends liability coverage to another party (like a business partner or client) if your contract with them says you must do so. That party becomes an "additional insured," meaning they're protected under The Hartford's policy if something goes wrong involving your customer's vehicle.

The Hartford will pay first (primary), and the other party's insurance won't have to contribute (non-contributory), even if they have coverage. It's a way of saying: "We'll take full responsibility first." The Hartford pays 100% of loss up to policy limits.

Having only one can leave the customer and their partners/vendors unprotected.

We're the only carrier that combines the two.

- Brandon is a contractor hired by a retail chain to deliver equipment. The contract says the retailer must be listed as an additional insured and Brandon's policy must be primary and non-contributory. While making a delivery, Brandon accidentally backs into a pedestrian in the retailer's parking lot. The Hartford will treat the retailer as an insured and their insurance policy will not have to contribute to the claim.

Loan Lease Gap Coverage

Pays the difference between the outstanding loan (or lease) balance and the actual cash value of a financed or leased vehicle in the event the vehicle is declared a total loss due to an accident or theft.

- Rick decided to finance a truck for his landscaping business. One of his employees totaled the truck while moving equipment to a job site. Rick owes more to the bank than the truck is worth. Loan Lease Gap coverage pays the difference between the amount owed to the finance company and the depreciated value of his truck minus any applicable exclusion.

Hybrid, Electric or Natural Gas Payment Coverage

If a covered vehicle is totaled and replaced with a hybrid, electric or natural gas auto, The Hartford will pay an additional 10% of the actual cash value of the totaled vehicle (maximum of \$2,500), if the vehicle is replaced within 60 calendar days from date of loss.

The Hartford is one of the few carriers that offers this coverage as part of the broad form.

- Jenny, an energy efficiency consultant, drives an SUV currently worth \$20,000. Following an accident that totals the SUV, Jenny opts to replace the SUV with a hybrid vehicle to better align with her business. The Hartford pays an additional \$2,000 for the total loss of the SUV.



The Hartford

Vehicle Wrap

The wrap as part of the vehicle's value may be covered for damage from incidents like accidents, vandalism or theft. Limit of coverage is \$1,000.

The Hartford is one of the few carriers that offers this coverage as part of the broad form.

- ▶ Michelle's vehicle has a vinyl wrap advertising her catering business. Her vehicle is involved in an accident and is deemed a total loss, needing replacement. The Hartford will pay up to \$1,000 for vinyl wrap replacement.

Glass Repair - Waiver of Deductible

If a covered vehicle requires glass repair, The Hartford will waive the applicable physical damage deductible.

- ▶ Justin owns a small plumbing business and has a \$500 comprehensive physical damage deductible on his vehicle. While driving his vehicle his windshield is chipped by a rock. The Hartford will waive the \$500 comprehensive deductible for the glass repair.

Two or More Deductibles

If in a single event damage occurs to property covered by another policy from The Hartford, in addition to damage to an auto covered by the auto policy, only one deductible will apply.

- ▶ One of Rachel's employees accidentally damages one of the business's outdoor advertising signs while backing out. The sign carries a \$1,000 property damage deductible and the automobile has a \$500 collision deductible. The Hartford will waive the deductible on the auto because it is the smaller of the two deductibles.

Additional Coverages that are Included in The Hartford's Business Auto Broad Form

Autos Rented by Employees

Autos that are rented or hired by employees for the insured's business will be considered autos rented or hired by the insured.

The Hartford is one of the few carriers that offers this coverage as part of the broad form.

- ▶ While traveling to a client site in Atlanta, Sarah, an employee of ABC Consulting Group, was involved in a rear-end collision. She had rented the vehicle using her corporate account and the rental was explicitly for business purposes. The accident occurred when another vehicle abruptly stopped on the highway and Jane was unable to brake in time. Since the vehicle was rented by an employee for business purposes, and it's determined from review of the rental contract that The Hartford is primary, it qualified as a "hired auto" under ABC Consulting Group's commercial auto policy. The Hartford covered the claim and provided coverage.

Hired Auto Physical Damage

Provides collision and comprehensive coverage for a hired auto rented by an insured if their current policy affords liability coverage for hired autos and physical damage coverage is provided on at least one owned auto. It pays for repairs or replacement if the hired auto is in an accident, stolen, or vandalized while being used for business.

- ▶ While driving to a client dinner during a business trip, Carlos swerved to avoid debris on the road and struck a guardrail. The rented vehicle sustained significant damage to the front bumper and passenger side. Carlos' employer, GreenTech Solutions, filed a claim under their commercial auto policy. Since the vehicle was rented for business use, and it's determined from review of the rental contract that The Hartford is primary, The Hartford covered the repair costs under the Hired Auto Physical Damage coverage.

Transportation Expense

Increases the limit of insurance provided for temporary transportation, in the event of a total theft, from \$30 per day to \$50 per day. Increases the maximum from \$900 to \$1,000.

The Hartford is one of the few carriers that offers this coverage as part of the broad form.

- ▶ XYZ's private passenger auto was stolen from their parking lot. XYZ's rental coverage is increased to \$50 per day, up to a \$1,000 maximum limit, 48 hours after the theft.

Airbag Coverage

Physical Damage coverage is expanded to cover the expense to reset or replace an airbag that inflates even if the covered auto incurs no physical damage.

- ▶ While driving on a delivery route, Lisa had to brake suddenly to avoid a minor road hazard. Although there was no collision and the vehicle sustained no physical damage, the front airbags deployed due to the abrupt stop and sensor activation. MetroTech filed a claim under their commercial auto policy with airbag coverage. Since the airbags deployed without any physical damage to the vehicle, The Hartford covered the cost of resetting and replacing the airbag system.

Electronic Equipment Coverage

Helps pay to repair or replace electronic devices that are permanently installed in a company vehicle but are not part of the original factory equipment. This can include items like GPS systems, communication radios, or custom audio equipment. It ensures that if these devices are damaged in an accident or stolen subject to a \$1,500 limit. If loss is to the electronic equipment only, the deductible will be the lesser of \$250 or the policy physical damage deductible.

- ▶ While parked overnight at a job site, the company truck was broken into. Thieves stole the permanently installed GPS unit. Skyline Construction filed a claim under their commercial auto policy with The Hartford. Since the stolen and damaged equipment was permanently installed and not part of the original factory setup, The Hartford covered the cost of replacement up to a \$1,500 limit and repairs less the deductible.

Extra Expense

The extra expense required to return a stolen vehicle to the insured is covered.

- ▶ The company van was stolen from a secured parking lot overnight. Two weeks later, law enforcement recovered the vehicle in another state—damaged but repairable. The vehicle had to be towed over 500 miles back to the company's main location and required temporary storage and expedited transport arrangements. Horizon Medical Transport filed a claim under their commercial auto policy with The Hartford. While the physical damage was covered under standard comprehensive coverage, the extra costs to retrieve and return the stolen vehicle were reimbursed under Extra Expense Coverage. The Hartford approved the claim and reimbursed the full amount of the additional expenses, minus the applicable deductible.

Duties in the Event of Accident, Claim or Suit

The condition stating the Named Insured's obligation to promptly notify us in the event of an accident is amended to clarify that the obligation applies only when the accident is known to the individual named insured, partner, executive officer or insurance manager.

- ▶ Jordan Lee was involved in a minor accident while making deliveries for a corporation. He didn't report it immediately, thinking it was too minor. A few months later, the company's insurance manager, who reviews vehicle logs, discovered the incident and promptly notified the insurer. Because the accident became known to the company's designated insurance manager, the duty to report was triggered at that point. The Hartford accepted the claim, noting that the business complied with the amended condition by reporting once a responsible party became aware.

Unintentional Failure to Disclose Hazards

This protects the insured from losing coverage due to honest mistakes or unknown risks at the time of policy issuance.

- ▶ A fire broke out near the fuel tank, causing damage to a company truck parked nearby. The tank had been on the property before the policy started, but the business owner didn't mention it during the application process because he didn't realize it was considered a hazard. Apex filed a claim for the damaged truck. Although the fuel tank was not disclosed, The Hartford determined the omission was unintentional. Under the amended policy condition, coverage was not denied and the claim was paid in full after applying the deductible.

Hired Auto – Coverage Territory

The coverage territory for hired autos is expanded to worldwide (the suit against our insured must be brought in the USA, Puerto Rico or Canada).

- ▶ While driving to a client meeting in Berlin for her employer, GlobalTech, Priya was involved in a minor accident with a local vehicle. No injuries occurred, but the rented car sustained damage. The rental was booked under the company's name for business use. GlobalTech filed a claim under their commercial auto policy with The Hartford. Because the vehicle was hired for business use and the legal jurisdiction remained within the U.S., The Hartford approved the claim under the expanded worldwide coverage territory.

Waiver of Subrogation

This policy condition means the insurer agrees not to seek reimbursement (subrogation) from another party if the Named Insured has already waived their right to recover damages from that party in a written contract. It protects business relationships and honors pre-existing agreements made by the insured.

- ▶ While unloading equipment at a VenueCo property, a VenueCo forklift accidentally backed into Summit's van, causing rear-end damage. However, Summit had a written contract with VenueCo that included a waiver of recovery rights, meaning Summit agreed not to hold them responsible for certain types of property damage. Summit filed a claim under its commercial auto policy with The Hartford. Although VenueCo caused the damage, The Hartford did not pursue recovery from them because Summit had waived that right in writing. The Hartford paid the claim, honoring the waiver agreement.

Resultant Mental Anguish

The definition of “bodily injury” is amended to include mental anguish resulting from bodily injury, sickness or disease.

- ▶ Summit Office Solutions' insured vehicle struck a pedestrian. The pedestrian sustained a broken leg and bruising. In addition to the physical injuries, they reported severe anxiety and emotional distress following the accident, requiring counseling and time off work. The Hartford accepted the claim under the amended definition of bodily injury. Because the mental anguish was directly related to the physical injury, the policy covered both the medical and emotional recovery costs.

Cancellation Condition

The advance notification requirement in the CANCELLATION provision of the Common Policy Conditions is amended to 60 days for cancellations other than for non-payment of premium. This provision only applies to the extent that it's broader than any state cancellation endorsement that's made a part of the policy.

- ▶ BrightLine received a cancellation notice from The Hartford due to a change in underwriting guidelines. The notice provided 60 days before the policy would end, allowing the company time to secure new coverage and avoid a lapse. Because the cancellation was not due to non-payment, and the state's required notice period was only 30 days, The Hartford followed the amended policy provision and gave 60 days' notice. This ensured compliance and gave BrightLine sufficient time to transition.

Hybrid Payment Coverage

Description: If a non-hybrid vehicle is declared a total loss and the insured replaces it with a hybrid vehicle within 60 days, the policy will pay an additional 10% of the actual cash value (ACV) of the totaled vehicle, up to \$2,500 per vehicle. The maximum total payout for this benefit is \$10,000 per loss, no matter how many vehicles are involved.

- ▶ EcoFleet Delivery services had three non-hybrid vehicles that were totaled due to a flood. Within 60 calendar days, EcoFleet replaced all three vehicles with hybrid models that cost \$25,000 each. EcoFleet received the standard total loss settlement for each van, plus an additional \$7,500 under the Hybrid Payment Coverage from The Hartford. This extra payout helped offset the higher upfront cost of switching to hybrid vehicles and supported the company's sustainability goals.

Quote The Hartford's Business Auto coverage today.



Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc.

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