

When it comes to auto coverage, broader is better.

► Business Auto

Combine our Business Auto policy with the Broad Form endorsement at no additional cost and give your small business customers coverage they, and you, can count on.

Business Auto Broad Form Endorsement

Feature	Description and Benefits
Charge for the Endorsement	No charge. Attached to all business auto policies written on the Business Auto Coverage Form.
1. Broad Form Named Insured <ul style="list-style-type: none"> Subsidiaries Newly acquired or formed organizations Employees as insureds Lessors as insureds Additional insured by contract 	Benefits: <ul style="list-style-type: none"> If the Named Insured inadvertently neglects to list a subsidiary or acquires majority ownership of a company, coverage is automatically extended to that subsidiary or company upon review of no other insurance. If an employee is driving his or her own car on company business with the permission of the Named Insured and is in the course and scope of employment and has an accident, the employee is afforded personal liability protection in excess of his or her personal auto insurance. Satisfies contractual obligation to name lessors as additional insured. Satisfies contractual obligation to name additional insureds on the policy, if required by the written contract.
2. Primary and Non-contributory	<p>If the insured has agreed in writing that this insurance (The Hartford) is primary and non-contributory with the additional insured's insurance, this insurance (The Hartford) is primary and we will not seek contribution from the additional insured's insurance.</p> <p>Benefit:</p> <p>Satisfies contractual requirement (if any) to an additional insured, to amend the policy so as to apply on a primary basis and to seek no contribution from the additional insured's other insurance.</p>
3. Autos Rented by Employees	<p>Autos rented or hired by employees for the insured's business will be considered autos hired by the insured.</p> <p>Benefit:</p> <p>Clarifies that an employee is an insured while renting an auto in his/her own name for company business.</p>

Feature	Description and Benefits
4. Hired Auto Physical Damage	<p>If (1) the policy affords liability coverage for hired autos and (2) Physical Damage coverage is provided on at least one owned auto, physical damage coverage is automatically extended to autos hired or borrowed by the Named Insured with the largest deductible applicable to any owned auto for that coverage. No Deductible applies to loss caused by fire or lightning.</p> <ul style="list-style-type: none"> Coverage is provided to a maximum of \$100,000 per loss. Coverage includes up to \$1,000 for loss of use. <p>Benefit:</p> <p>Typically, rental companies require the renter to assume responsibility for damage to the rented car, including damages for the rental company's loss of use while it's out of service. This coverage is excess over other collectible insurance. Primary coverage is available to customers for an additional cost.</p>
5. Transportation Expense	<p>Increases the limit of insurance provided for temporary transportation, in the event of a total theft of a private passenger type vehicle, from \$30 per day to \$50 per day. And increases the maximum from \$900 to \$1,000. This coverage begins 48 hours after the theft.</p>
6. Lease and Loan Gap Coverage	<p>Pays the outstanding balance (the amount that you owe, some exclusions apply) of the leased or financed vehicle, if it exceeds actual cash value, in the event of a total loss.</p> <p>Benefit:</p> <p>Due to the steep depreciation in vehicle value, particularly in the first year of ownership, many insureds owe more on a total loss to their lease or lien holder than the actual cash value of the vehicle. These coverages ensure that gap is paid on behalf of the customer.</p>
7. Airbag Coverage	<p>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.</p>
8. Electronic Equipment Coverage	<p>The basic ISO policy excludes loss to any electronic equipment except (1) equipment that is necessary for the normal operation of the auto and (2) permanently installed equipment that is designed solely to reproduce sound, e.g., a radio, tape or CD player.</p> <p>This feature automatically expands coverage, without a separate premium charge, to equipment that receives or transmits audio, visual or data signals if the equipment is permanently installed in a covered "auto"; and is designed to be operated by the power from the "auto's" electrical system; and electronic equipment not installed by the manufacturer or dealer is now covered, 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.</p> <p>Benefit:</p> <p>Extends coverage to equipment such as telephones, GPS, backup cameras and DVD entertainment systems. Such electronic equipment is not required to be installed by the manufacturer or dealer. Reduces the deductible (if loss is to the electronic equipment only), to \$250 if the policy physical damage deductible is greater than \$250.</p>
9. Extra Expense – Broadened Coverage	<p>Clarifies a long-standing claim practice that we pay the extra expense required to return a stolen vehicle to the insured. Some insurers do not consider this cost to be a "loss" to a covered auto.</p>
10. Glass Repair – Waiver of Deductible	<p>We'll waive the otherwise applicable physical damage deductible if damaged glass is repaired, instead of replaced.</p>
11. Two or More Deductibles	<p>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. If the auto policy's deductible is smaller, it will be waived; if it's larger, it will be reduced by the amount of the smaller deductible.</p>

Feature	Description and Benefits
12. 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.
13. Unintentional Failure to Disclose Hazards	The policy is amended to clarify that we cannot deny coverage if the Named Insured failed to disclose any hazards existing on the effective date of the policy if the failure is unintentional.
14. 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).
15. Waiver of Subrogation	<p>We agree to waive our right of recovery against anyone the Named Insured has, through a written contract, waived its rights.</p> <p>Benefit:</p> <p>Eliminates the need to separately endorse the policy when “waiver of subrogation” language is requested.</p>
16. Resultant Mental Anguish	<p>The definition of “bodily injury” is amended to include mental anguish resulting from bodily injury, sickness or disease.</p> <p>Benefit:</p> <p>Clarifies that liability coverage extends to mental anguish injury provided the injured party also sustains physical injury.</p>
17. Cancellation Condition	<p>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.</p> <p>This provision only applies to the extent that it's broader than any state cancellation endorsement that's made a part of the policy.</p>
18. Hybrid Payment Coverage	Provides payment of an additional 10% of actual cash value, up to a maximum of \$2,500 if a non-hybrid auto is involved in a total loss, and is replaced within 60 calendar days from the date of loss with copy of bill of sale. Must be replaced with a hybrid, electric or natural gas vehicle. Maximum payment of \$10K in any one loss, regardless of the number of autos.
19. Vehicle Wrap Coverage	If a covered auto is declared a total loss and has Comprehensive, Specified Causes of Loss, or Collision coverage, the insurer will pay up to \$1,000 for vinyl wraps on the vehicle in addition to its actual cash value. However, the maximum payout for all vehicle wrap claims from a single loss is \$5,000 and painted or magnetic signs are not considered wraps.

The Hartford's Business Auto Broad Form Features

Cancellation Condition	
• Non-payment	10 Days
• All Other Reasons	60 Days
Broad Form Named Insured	
• Subsidiaries	Yes
• Limited Liability Companies	Yes
• Newly Acquired Entities	Yes
• Employees as Insureds	Yes
• Lessors as Insureds	Yes
• Additional Insureds	If required by written agreement or contract
• Primary and Non-contributory Language	If required by written agreement or contract
Fellow Employee Exclusion	Eliminated
Hired Car Physical Damage	Yes
	Up to \$100,000 excess includes \$1,000 loss of use
Transportation Expense	\$50 per Day
	\$1,000 Maximum
Duties in the Event of Accident Claim or Suit	Notification occurs when known to Named Insured or those specified in the form
Unintentional Failure to Disclose Hazards	Yes
Hired Car Coverage Territory (Liability Only)	Worldwide
Mental Anguish	Yes
Two or More Deductibles	Smallest Deductible Waived
Loan/Lease Gap Coverage	
• Loan Gap	Yes
• Lease Gap	Yes
Glass Repair	Deductible Waived
Airbag Coverage	Yes
Broadened Electronic Equipment	Yes
Extra Expense – Broadened Coverage	Yes
Waiver of Subrogation	Yes
Autos Rented by Employees	Yes
Hybrid Auto Payment	Yes

The Business Auto Broad Form costs our customers nothing and is automatically included on all business auto policies.

Learn more.

For a complete explanation of the coverages, consult Form HA 99 16.



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. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Accident & Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Pacific Insurance Company, Limited, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of Illinois, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Hartford Insurance Company of the Southeast, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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