

Protect Your Business and Your Operations with a **Commercial Auto Policy**

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Why do you need a Commercial Auto Policy?

If your business uses vehicles, a Commercial Auto Insurance Policy is essential for protecting your business from unexpected costs. An effective policy will keep you protected and compliant: nearly all states require you to have a Commercial Auto Policy if you have business vehicles. Typical policies can cover medical payments, property damage, legal fees, and more that results from an accident involving one of your vehicles.

Policy features may vary by carrier.

Is your business adequately covered?



At least **20% of commercial vehicles** are involved in an accident every year.

What Does a Commercial Auto Policy Cover?



Collision Coverage

Most basic Commercial Auto Policies cover physical damage to your own vehicle or to another party's vehicle that results from an accident or collision. Typical policies will also cover medical expenses that arise from injuries to the driver or another party after an accident.



Comprehensive Coverage Options

Some Commercial Auto Insurance Policies may offer options to cover costs associated with additional sources of risk to your commercial vehicles. Policies may include coverage for vehicle theft as well as damage from vandalism, fire, and more.



Underinsured Motorist Coverage

Similar to Personal Auto Policies, many Commercial Auto Insurance Policies will also cover damages that are caused by another driver who is not adequately insured. If one of your vehicles is involved in an accident caused by an uninsured or underinsured driver, your policy can cover the damages.