

# COMMERCIAL AUTO

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

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.



### Coverage Highlights

- Policies issued on a Symbol 7 basis (Symbol 1 considered case-by-case)
- 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 up to \$100,000
- 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** extends coverage and limits

### Artisan Contractors

### Service & Repair Vehicles

### Delivery & Distributors

### And more!

Gross vehicle weight up to 45,000 lbs. preferred;  
local/intermediate travel  
up to 200 mile radius

Not all Berkshire Hathaway GUARD Insurance Companies provide the products described herein nor are all products, pricing, and coverage options available in all states. This information is intended to present a general overview for illustrative purposes. Only the relevant insurance policy and endorsements can provide the actual terms and conditions for an insured. © Underwritten by AmGUARD Insurance Company, a member of Berkshire Hathaway GUARD Insurance Companies with its principal place of business at 39 Public Square, Wilkes-Barre, PA 18701. July 17, 2020.

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