

DETAILING BUSINESS AUTO

Not unlike a typical business day, auto insurance can get complex. So let us be of help. We've broken down our coverages — and what's included for your business — feature by feature. There is a lot of important detail to consider, so be sure to contact an agent with any questions, and we'll be happy to clarify.

Our standard auto policy includes:

Commercial auto liability coverage - Provides protection for amounts you are legally obligated to pay to others for injuries or damage to property from a covered accident.

Medical payments coverage - Provides payment for reasonable and necessary medical treatments you or your employees incur as a result of a covered accident.

Uninsured motorist coverage - Provides protection if you or your employees are injured in a covered accident caused by a negligent uninsured driver.

Collision coverage - Pays for damage to your commercial vehicle resulting from a covered accident with another car or a covered collision with most anything else (such as a tree).

Comprehensive coverage - Pays for damage to your commercial vehicles for covered losses not caused by collision or from the auto being overturned.

Loading and unloading coverage - Pays liability protection for damages resulting from the handling of property during the loading onto or unloading from covered vehicles.

BUSINESS AUTO ENHANCEMENT

As part of our business-friendly thinking, our standard commercial auto coverage includes the Business Auto Enhancement Endorsement. The Enhancement is available in most states and provides broadened coverage at no additional premium. Features include:

Broadened "Who Is An Insured" provision. Subsidiary companies you own or acquire will be insured for Liability coverage.

Blanket additional insured protection. Any person or organization your company adds to your Business Auto Policy as an "additional insured" will be insured under Liability coverage, for work that your company performs for them.

Supplementary payments enhancements. Supplementary Payments under Liability coverage are increased. Cost of bail bonds increases from \$2,000 to \$5,000. Loss adjustment expenses incurred by the insured goes from \$250 to \$500 a day.

Fellow employee coverage. Standard Business Auto Policy Liability coverage excludes injuries caused by one employee to another. This helps provide protection from claims if the employee who caused the injury is a manager/supervisor or higher.

Collision coverage waiver of deductible. If an accident happens between your vehicle and another vehicle insured by Allstate, your physical damage deductible will be waived.

Temporary substitute and leased vehicles. If you have Physical Damage coverage, all passenger vehicles and trucks with a gross vehicle weight of 20,000 pounds or less serving as temporary substitute vehicles are covered under the policy. Passenger vehicles and trucks weighing 10,000 pounds or less, and rented for 30 days or fewer, are also covered.



Lease and loan gap coverage. In the event of a covered total loss, this feature provides coverage for the difference between the loss settlement value of the vehicle and what you may still owe on a loan or lease.

Glass repair deductible. This feature ensures that no deductible applies to covered glass damage you choose to repair instead of replacing.

Personal effects coverage. If Comprehensive coverage or Specified Causes of Loss coverage applies, your coverage includes up to \$500 for loss of personal effects inside your vehicle in the event of a covered vehicle theft.

Knowledge or notice of an accident or loss. This feature concerns the Loss Reporting Requirement under the policy. Basically the insured is not considered to have knowledge of an accident until it is received by a person in the position of manager or above.

Unintentional errors or omissions. Any unintentional errors made in information about claims won't adversely impact your settlement.

Blanket waiver of subrogation. If the insured has agreed in writing to waive subrogation against another entity, the waiver is upheld by the policy.

MORE PROTECTION MEANS MORE VALUE

Of course, complete coverage means more than auto. Consider some additional coverages that offer peace of mind and better value to business.

Protect equipment in transit. Inland Marine coverage gives you affordable protection for equipment, tools and merchandise in transit, in the vehicle or at the job.

Protect overall business. Your business faces the possibility of disasters big and small. These include property damage, general liability, data compromise, loss of income, equipment breakdown and more. Cover yourself from all angles.

Protect against lawsuits. By providing substantial liability limits over and above other policies, a business umbrella policy can carry protection from a lawsuit or other catastrophic claim. Protect your assets!

Pay your way. Several pay options put the customer in control. Whether it's Allstate's Easy Pay plan, cash, check, eCheck or a one-time credit card payment, we'll make it easier and more flexible for you.

If any of this information can be made clearer, please be sure to reach out to an Allstate agent.



*These are general descriptions. Restrictions and limitations apply to actual policy language. Business Auto Enhancement Endorsement not available in California. Lease and Loan Gap coverage, Fellow Employee coverage, Blanket Additional Insured coverage, and Liability coverage for Subsidiary and Newly Acquired organizations not available in Virginia. Lease and Loan Gap coverage not available in New York. Coverages may vary in other ways by state.