

VALUE, EASE AND SERVICE SET OUR BUSINESS AUTO APART.

Whether a business vehicle is used to deliver products or produce or a way to get from opportunity to opportunity, The Hartford's value-packed business auto keeps your customers driving forward. Our broad form endorsement is automatically added to every policy, bringing a full tank of additional features, without requiring separate elections or additional premium charges. Helping take the guesswork out of coverage your customers need, allows them to hit the road with confidence. But innovative coverage is just part of the equation. Quoting has never been easier for you. Our ICON platform was voted the industry's best online quote and issue technology by agents.* This dynamic duo of product and technology are ready to take you and your customers to victory lane.

THE HARTFORD'S BROAD FORM	FEATURES AND CLAIM SCENARIOS
<p>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.</p>	<p>Last year, Rick decided to finance a truck for his landscaping business. Recently, 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.</p>
<p>Waiver of Subrogation: The Hartford waives its right to pursue subrogation against anyone the Named Insured has, through a written contract, waived its rights.</p>	<p>Bill is a contractor with insurance from The Hartford. Bill has hired Kate as a subcontractor and as a part of their agreement, Bill cannot pursue subrogation against Kate. In an accident, Kate was deemed 50% liable for the accident and normally Bill's insurance company has the right to subrogate against her. The Waiver of Subrogation assures that The Hartford will not pursue recovery against Kate.</p>
<p>Glass Repair - Waiver of Deductible: If a covered vehicle requires glass repair, The Hartford will waive the applicable physical damage deductible.</p>	<p>Justin owns a small plumbing business and has a \$500 physical damage deductible on his vehicle. While driving his vehicle his windshield is chipped by a rock. The Hartford will waive the \$500 deductible for the glass repair.</p>
<p>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 days.</p>	<p>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 to better align with her business. The Hartford pays an additional \$2,000 for the total loss of the SUV.</p>
<p>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.</p>	<p>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 automobile because it is the smaller of the two deductibles.</p>

VALUE FOR YOUR CUSTOMERS.

Ease for you. Quote The Hartford's business auto coverage today.



Property
Liability
Workers' Comp
Business Auto

*Source: March 2019 Blind Study with The Hartford appointed agents to determine NPS scores for top competitors.

The Hartford® is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Avenue, Hartford, CT 06155.

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 Financial Services Group, Inc. In TX, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Property and Casualty Insurance Company of Hartford, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company. In CA by Sentinel Insurance Company, Ltd. (CA license # 8701) and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.