

The Hartford's Commercial Automobile Enhanced Policy Highlights

Driven to protect your business

With a Commercial Automobile policy from The Hartford, you receive much more than the required standard protection. The Hartford's policy goes far beyond the required standard by including 17 valuable coverage enhancements which broaden their base coverage.

Enhanced Coverage Features and Benefits of our Broad Form Coverage Endorsement

BROAD FORM INSURED

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| Subsidiaries | If a named insured inadvertently neglects to list a subsidiary on the insurance application that it intended to include, coverage is automatically extended to that subsidiary. |
| Newly Acquired or Formed Organizations | If the named insured acquires majority ownership of a company for which auto insurance is not in-force at the time of the change, the acquired company becomes a named insured. |
| Employees as Insureds | If an employee driving his or her own car on company business has an accident, the employee is afforded personal liability protection in excess of his or her personal auto insurance. |
| Lessors as Insureds | Allows insureds to satisfy their contractual obligation with lessors without the need to obtain a binder of coverage from us. Also satisfies the routine request for "blanket" additional insured coverage for lessors. |
| AUTOS RENTED BY EMPLOYEES | Adds coverage for employees who rent autos in their own name on behalf of the company. This eliminates the need to use ISO endorsement, Employee Hired Autos, CA 20 54. |
| FELLOW EMPLOYEE EXCLUSION | Provides excess coverage over the driver's personal auto policy. Employees are afforded protection against suits from fellow workers when state law does not grant immunity to the employee. |
| HIRED AUTO PHYSICAL DAMAGE | <ul style="list-style-type: none"> • Automatically extends physical damage to hired autos if at least one owned auto is insured for physical damage and liability coverage is afforded for hired autos. • Limit is \$50,000 per loss (coverage is excess over other insurance). • \$1,000 limit for loss of use if insured is legally liable. |
| TRANSPORTATION EXPENSE | Provides for temporary transportation in the event of total theft. Increases ISO limit to \$50 per day with maximum limit of \$1,000. |
| LEASE GAP COVERAGE | Pays the outstanding balance of a lease, if it exceeds actual cash value, when there is a total loss to a leased covered auto for which the lessor is an additional insured. |
| AIRBAG COVERAGE | Covers the expense to reset or replace an airbag that inflates even if the covered auto incurs no physical damage. |
| SOUND RECEIVING AND REPRODUCING EQUIPMENT – BROADENED COVERAGE | Automatically expands coverage, without a separate premium charge, to the cost of replacing or repairing permanently installed audio, visual or data equipment |
| EXTRA EXPENSE – BROADENED COVERAGE | Pays the extra expense required to return a stolen vehicle to the insured. |



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| GLASS REPAIR – WAIVER OF DEDUCTIBLE | Waives the physical damage deductible if damaged glass is repaired instead of replaced. |
| TWO OR MORE DEDUCTIBLES | If damage occurs in a single event to property covered by a Hartford auto policy and one or more other Hartford policies, only one deductible will apply. When the smaller deductible is the auto deductible, it is waived. If the other policy has the smaller deductible, the auto deductible is reduced by that amount. |
| DUTIES IN THE EVENT OF ACCIDENT, CLAIM OR SUIT | The 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 Named Insured or an appropriate representative, depending on the type of entity.* |
| UNINTENTIONAL FAILURE TO DISCLOSE HAZARDS | Amends the policy such 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. |
| HIRED AUTO – COVERAGE TERRITORY | Coverage territory regarding liability arising out of the operation of hired autos is expanded to worldwide, so long as suit is brought in the USA, its territories and possessions, Puerto Rico or Canada. |
| WAIVER OF SUBROGATION | Waives the right of recovery against anyone the named insured has, through a written contract, waived its rights. |
| RESULTANT MENTAL ANGUISH | Extends the definition of “bodily injury” to include mental anguish resulting from bodily injury, sickness or disease. |
| CANCELLATION CONDITION | Broadens most state cancellation provisions of the Common Policy Conditions section of the policy to 60 days for cancellations other than for non-payment of premium. |

*See Broad Form Endorsement for details. Restrictions may apply.

This document outlines in general terms the coverages that may be afforded under a Hartford policy. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All Hartford coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain whether a producer is a Hartford agent, please contact your state's Department of Insurance or The Hartford at 1-888-203-3823.