

Reasons to Purchase Your Business
Automobile Insurance From
Your Independent Insurance Agent
and
Columbia Insurance Group



BUSINESS AUTOMOBILE POLICY

As your "independent insurance agent," we have carefully selected companies that, in our opinion, are financially secure and that offer the best in service and competitive premiums. We remain dedicated to finding more comprehensive ways to provide insurance protection for the needs of your business.

- ▶ A highly competitive policy
- ▶ Comprehensive coverage with superior protection
- ▶ Excellent 24 hour, fast and fair claims service
- ▶ Availability of Commercial Umbrella coverage to cover amounts above the policy limits in the Business Automobile policy
- ▶ Insuring with a financially stable company founded over 135 years ago and which is rated "Excellent" by A.M. Best. A.M. Best is the largest and longest-established company devoted to issuing in-depth reports and financial strength ratings about insurance organizations
- ▶ As an independent insurance agent, we represent multiple insurance companies. We can offer you a variety of coverage choices and help you customize a plan that provides the Business Automobile protection required for your business

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We insure peace of mind.®

<http://www.colinsgrp.com>



Comprehensive
insurance needed by
businesses that own
and operate vehicles
... like yours



We insure peace of mind.®

Columbia Insurance Group

was founded in 1874. Their companies were built on principles of dependability, integrity, fairness and a commitment to excellence. They have also focused on insuring the small to medium sized "Main Street" businesses like yours.

We remain dedicated to finding better and more comprehensive ways to provide insurance protection for the needs of your business.

Thank you for your trust in us and Columbia Insurance Group. To learn more about Columbia Insurance Group, visit their Website at <http://www.colinsgrp.com>.

The Business Automobile Insurance Policy has been designed to meet the specific needs of many businesses – like yours. This coverage is normally written in conjunction with many of Columbia Insurance Group’s comprehensive and competitive Business and Farmowner policies. Insuring all of your assets and liabilities together with one company will provide you with a more complete protection package for your business.

We can provide coverage for a wide variety of vehicles [whether they are owned, leased, hired or borrowed] such as delivery vans, refrigerated vehicles, utility trucks, funeral vehicles and private passenger vehicles used in many types of businesses such as retail stores, florists, funeral homes, artisan contractors, landscaping, wholesale, farming and many more. Let us partner with you to customize a solution that fits your specific needs.

The future of your business could be placed in jeopardy if a person(s) sustains bodily injury or if their property is damaged in an accident involving one of your company vehicles. There is also the likelihood of vandalism, hail damage, fire or other calamities that could slow or halt the movement of your vehicles and your income. Therefore, in order to minimize your worries, Columbia Insurance Group has developed a comprehensive Business Automobile policy to protect your business.

Basic Coverages

Coverages* that we can provide for your business are as follows:

- ▶ Liability – up to a \$1,000,000 limit
- ▶ Medical Payments Coverage
- ▶ Personal Injury Protection
- ▶ Comprehensive
- ▶ Collision
- ▶ Uninsured Motorists
- ▶ Underinsured Motorists

Additional Coverages

Some additional coverages* available for your business are as follows:

- ▶ Garage Liability
- ▶ Hired Autos
- ▶ Legal Liability for Physical Damage to Trailers
- ▶ Non-ownership Liability
- ▶ Rental Reimbursement

Premium Discounts*

- ▶ Experience rating plan – a discount program based on the historical losses incurred by your business
- ▶ Schedule rating plan – a discount program based upon individual characteristics (e.g. years in business, training of drivers, hiring practices, what geographical area in which the vehicles are operated, etc.) of your business
- ▶ Multiple unit discount – a discount that applies when two or more self-propelled autos are insured under the policy
- ▶ Special “Farm Use” discount for certain farm vehicles – must have a Columbia Insurance Group Farmowner policy
- ▶ Multi-Policy – a unique discount for holders of a Columbia Insurance Group Farmowner policy
- ▶ Higher deductible options for Physical Damage coverage

Policy Period and Payment Plans

The policy is written on an annual basis to coincide with your business fiscal year, at your discretion.

Since you are deeply involved in the day to day activities of your business, there are many payment plans provided to make your accounting easier.



Our Claims Commitment

Columbia Insurance Group will go the “extra mile” to assist you and your employees in returning your vehicle to work after it has been involved in an accident. They have 24-hour claims service available to provide the payment for damages and believe in prompt, courteous and fair claims service. Of course, you can always contact us during our business hours to report a claim.

Premier Endorsement

Our main goal is to provide you with a complete array of coverages to protect your business. The Premier endorsement provides a number of additional and extensions of coverage bundled together with a reasonable and discounted premium.

Those coverages are as follows:

- ▶ Additional Insured Status by Contract, Agreement or Permit
- ▶ Airbag Accidental Discharge
- ▶ Amended Duties in the Event of Accident, Claim, Suit or Loss
- ▶ Audio, Visual and Data Electronic Equipment Coverage (up to \$1,000)
- ▶ Auto Loan/Lease Total Loss Protection Endorsement
- ▶ Broad Form Insured
- ▶ Care, Custody or Control – Property Not Owned (up to \$1,000 per accident with a \$500 deductible)
- ▶ Employees as Insureds
- ▶ Extra Expense – Theft (up to \$5,000)
- ▶ Glass Repair – Deductible Amendment
- ▶ Hired, Leased, Rented or Borrowed Auto Physical Damage (up to \$50,000 per accident)
- ▶ Personal Effects Coverage (up to \$500)
- ▶ Physical Damage Additional Transportation Expense Coverage (\$50 per day up to \$1,500)
- ▶ Rental Reimbursement and Additional Transportation Expense (up to \$35 per day)
- ▶ Supplementary Payments – Bail Bonds (increased to \$2,500)
- ▶ Supplementary Payments – Loss of Earnings (increased to \$500 per day)
- ▶ Temporary Substitute Auto – Physical Damage
- ▶ Towing and Labor
- ▶ Unintentional Failure to Disclose
- ▶ Waiver of Subrogation as Required by Contract

*** Please Note - Business Automobile insurance coverage options and discounts may vary by location, vehicle type and business use**