



Commercial Auto Coverage

Auto Physical Damage

Commercial transportation is essential to the running and day-to-day activities of a variety of businesses across the globe.

As an owner or operator of vehicles, anything from private drivers to commercial fleets, carriers, agricultural and construction vehicles, we protect your assets and cover your collision and accident exposure during the course of operation.

Coverage Features

- Auto Physical Damage (APD) **Primary** and **Excess** limits
- Automotive business operating outside of the traditional transportation sector, with focus on emerging and evolving risks:
 - Last-mile Delivery Operations
 - Non-emergency Medical Transportation
 - Electric / Autonomous Vehicles
 - Vintage and Antique Car Collections
- Targeting small to mid-size fleets (1-200 units)
- Enhancements for select classes:
 - Motor Truck Cargo (MTC) coverage
 - Extended Limits for Towing and HNOA
 - Trailer Interchange and Reefer Breakdown
 - Diminishing Deductible and Profit Sharing
- Coverage available in all US states



Submission Requirements

- APD Supplemental Application
- Vehicle Schedule with VIN's
- Driver Schedule with Safety Records
- 3-Years Currently Valued Loss Runs

Recent Wins

- ✓ Milk Hauling Business
- ✓ Antique Showroom Vehicles
- ✓ 3rd Party Food Delivery
- ✓ Commercial Laundry Service

Submissions:

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