

# Auto Coverage Overview



You invest your time, money and effort toward running your business, so you should be confident that the insurance you purchase will protect your business when you need it most.

Travelers Small Commercial **Business Auto Coverage** offers an affordable way for you to obtain liability and physical damage insurance for your automobiles. You'll receive the coverages you need and the services you deserve at a price you can afford.

## Coverage Features for Small Commercial Auto Coverage

### Liability Coverage\*

Provides protection against liability for bodily injury and property damage to others caused by the maintenance or use, including loading and unloading, of your company-owned autos. It also provides protection for covered pollution costs and expense.

- **Bodily Injury:** Any physical harm to other persons including sickness, disease or death resulting from these.
- **Property Damage:** Damage to tangible property including the loss of use of such property.

### Uninsured Motorists Coverage\*

Provides protection, as required by applicable state law, to the insured for damages sustained by the insured that result from an accident caused by an "uninsured" motorist.

### Underinsured Motorists Coverage\*

Provides protection, as required by applicable state law, to the insured for damages sustained by the insured that result from an accident caused by a driver whose automobile liability insurance limits are inadequate.

### Physical Damage Coverage\*

Protects your owned autos against accidental loss or damage by your selected perils:

- **Collision Coverage:** Losses caused by the collision of your covered auto with another object or the overturn of the covered auto.
- **Comprehensive Coverage:** Losses caused by any cause of loss other than collision or overturn. Collision with an animal, bird, or falling object is covered under Comprehensive coverage.
- **Specified Causes of Loss Coverage:** Losses caused by:
  - Fire, lighting or explosion
  - Theft
  - Windstorm, hail or earthquake
  - Flood
  - Mischief and vandalism
  - The sinking, burning, collision or derailment of a conveyance transporting the covered auto

\*Exclusions apply.

## Popular Options

- **Medical Payments\***: Provides payment for necessary medical services to an insured as a result of an auto accident regardless of who is legally liable.
- **No-Fault\***: Provided where the coverage is required by state law, and provides payment for medical, hospital, work loss, and other related expenses, regardless of fault for the accident.
- **Select Auto Coverage Plus Endorsement<sup>SM\*</sup>**: Provides multiple coverage enhancements for valuable protection in one affordable endorsement.

\*Exclusions and state exceptions apply.



## Services

Travelers offers top-of-the-line service for:

### Risk Control

- Access to products and resources, training and education.
- Technical Bulletins.

### Claim Services

- 24-hour claim reporting via the Internet, phone or fax.
- Toll-free phone: 800.238.6225.
- Claims handled promptly and professionally.

### Billing Plans

- One simple bill for all coverage we write.
- Convenient installment payment plans.
- Toll-free customer service: 800.252.2268.



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