Don't let inadequate auto insurance put the brakes on your business.

Business Auto

Consider Bill, the owner of a floral delivery business, who simply wanted to treat his employees to lunch during the hectic Valentine's Day rush. Busy with customers, Bill asked his assistant to pick up the lunch order. En route, she had a fender bender at a busy intersection that damaged her personal car and the other driver's vehicle. Worse, the other driver suffered a neck injury. It turned out to be a very expensive lunch: Bill was sued. With the right coverage selections on his business auto policy, this might not have been such an expense.

Personal auto insurance covers you while driving for personal use, like errands, commuting or chauffeuring your kids. However, it typically doesn't cover business use. If an employee has an accident during work tasks, you could be liable for injuries or damage.

Take this 5-question driving test.

If you answer 'yes' to any of them, you may need business auto coverage.

Do you have vehicles that are registered in your business name?	Yes	No
Do your employees drive the vehicles registered in your business name?	Yes	No
Do your employees drive their own vehicles as a function of the day-to-day business operations?	Yes	No
Does your business own a larger truck with a gross vehicle weight greater than 10 tons?	Yes	No
Do you have permanently attached equipment on your business vehicle used for the day-to-day business operations?	Yes	No

Why The Hartford?
Check out our driving record in small business insurance.

We've been studying companies like yours ever since we became the first insurer to create a business unit just for small businesses. That was 30+ years ago. And we're still listening, building our understanding of your unique risks, challenges and changing needs as your business evolves.

As a result, our business auto policy combines innovative product features, "safe choice" discounts and exceptional claims service – helping small businesses stay in business.

The Hartford

Get more miles of protection – for you and your business.

We set the standard for value with our broad form endorsement, added automatically with no separate elections or additional premium charges. And we build in features like the ones below to help curb your premiums and reward you for consistently making safe decisions:

- **Loan lease gap protection** can help pay the difference if a vehicle is totaled and there's a balance on the loan.
- **Electronic equipment coverage** helps pay for specialized equipment installed in commercial vehicles.
- **Fender bender forgiveness** helps protect you against glass claims, towing claims, claims where the customer wasn't at fault and increased premiums for claims below $1,000.*
- **Accident forgiveness program** exempts you from increased pricing after an accident (no matter how costly the claim) if you've been accident-free for the past three years.
- **Hired auto physical damage coverage** helps protect your business if you rent vehicles on an "as needed" basis.

Compare that to any competitor's business auto product. You'll see why we're miles ahead.

Auto insurance with roomier coverage

Here are 3 ways our business auto coverage better accommodates your needs as a business owner.

3 Years

With our business auto, if you've been accident-free this long, your next accident won't impact your rating or price.

$1,000*

For claims below this amount, our fender bender forgiveness coverage protects you against increased premiums.

$100,000

This is standard with our broad form endorsement for hired auto physical damage.

Learn more.
Contact your agent today.

The Hartford

*Threshold is $2,000 in NY and $3,000 in RI.

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 Insurance Group, Inc.

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