

# COMMERCIAL COVERAGE



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## PROTECT YOUR EMPLOYEES WITH COMMERCIAL AUTO

Commercial auto insurance offers a variety of protection options that are designed to fit the unique needs of your business. The following are snapshots of some of the available coverages.

### Any Auto Liability

Any auto extends liability coverage to any vehicle, owned or non-owned, while in use by your business for business purposes. This may include leased, rented, borrowed, or hired. It also covers use of personal vehicles of owners or employee vehicles used for business related purposes. The coverage usually extends to any new vehicle purchased for up to 30 to 60 days.



Call your independent insurance agent today to discuss commercial auto insurance options.

### Trailer Interchange Insurance

Trailer interchange insurance is an endorsement that can be added to a trucker's policy. This endorsement provides coverage for damage done to a trailer belonging to someone else while being pulled by an insured truck (tractor).

### Rental Reimbursement with Downtime

If your vehicle is inoperable due to an accident or other covered loss, this coverage is designed to get you back on the road and back to work as quickly as possible. Options include simply covering the cost of an appropriate rental vehicle to reimbursing lost income due to vehicle downtime.

### Single-Deductible Options

If an accident or other loss occurs that involves multiple vehicles covered by your commercial auto policy, you would only have to pay one deductible with this option.

### Individual Named Insured Coverage

Protects individuals who have company-owned vehicles they use for personal or non-business purposes.

### Non-Owned Vehicle Coverage

Extends protection to a personally-owned vehicle if an accident occurs when the driver is in transit for business purposes (not including commuting to and from work).

*See reverse for more!*

## GOT PERISHABLE GOODS?

Businesses that deal in perishable goods have unique risks that other businesses don't. While restaurants are the obvious example, there are many other businesses that are also vulnerable to spoilage risks such as:

- Bakeries and deli shops
- Coffee shops
- Ice cream shops
- Butchers
- Convenience stores
- Florists

If you own a business that deals with goods that need refrigeration, it is absolutely imperative that you add spoilage coverage as part of your commercial insurance policy. Spoilage insurance coverage compensates the business owner for revenue lost if food should contaminate or spoil due to power outages or breakdown of coolers or refrigerators. The power outage could be on your business premises or off premises.

In a restaurant, deli, or other business that serves food, food contamination and spoilage can occur, which can lead to serious illness for both customers and employees. Perishable food can begin to degrade as fast as 15 minutes of being out of refrigeration. With inspectors cracking down on food service establishments, this is not a risk a business owner wants to take.

Adding spoilage coverage to a commercial policy covers consumable goods, which includes damage caused by a change in temperature due to an equipment failure, power failure, or contamination. This coverage can aid your business in replacing your product and even your lost income.

Attached as an endorsement to a commercial property insurance policy, spoilage coverage is extremely affordable and can save a business from collapse. If you own a business that deals with perishable goods, it's important to protect yourself and your business from potentially devastating losses should a power outage or equipment breakdown occur.



Protect your valuable food inventory with spoilage coverage.



### ^ What This Symbol Means to You

There is a difference in where you buy your insurance. Many don't realize there are three sources for insurance:

#### 1 CAPTIVE AGENTS

who can sell you the insurance of only one company.

#### 2 TELEPHONE & INTERNET REPRESENTATIVES

who can offer you the insurance of one company only on the telephone or via computer.

#### 3 INDEPENDENT INSURANCE AGENTS

like us — who represent many insurance companies. We research these firms to find you the best combination of price, coverage and service for all your insurance needs.

*Your independent insurance agent has the right coverage for you!*