



Choosing insurance for your business is an important decision.

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 property and liability 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 liability protection for damages caused by you and your employees on to others for bodily injury, property damage, and covered pollution cost and expense that result from the ownership, repair, use or loading or unloading of an automobile.

- **Bodily Injury:** Any physical harm, including sickness or disease, to other persons, including death resulting from these.
- **Property Damage:** Covers you against claims resulting from physical damage to tangible property of others including the loss of use of such property, and loss of tangible property of others that is not physically damaged.

*Exclusions apply.

Physical Damage*

Protects your owned vehicle against damage and destruction, including loss from collision, vandalism, fire and theft.

- **Collision Coverage:** Covers losses resulting from the collision of your covered auto with another object or the overturn of the covered auto.
- **Comprehensive Coverage:** Covers losses resulting from any cause of loss other than collision or overturn. Collision with an animal or bird is covered under this coverage.
- **Specified Causes of Loss:** Covers damage to your vehicle resulting from:
 - Fire, lightning or explosion,
 - Windstorm, hail, flood, or earthquake,
 - Theft,
 - Vandalism and mischief, or
 - The sinking, burning, derailment or collision of a vehicle used to transport a covered auto.

*Exclusions apply.

Coverage Features (continued)

Uninsured Motorist*

Covers you when you are injured in an accident with an "uninsured" motorist.

Underinsured Motorist*

Covers you when you are injured in an accident caused by a driver whose automobile insurance limits are not equal to yours.

*Exclusions and state exceptions apply.

Popular Options

Medical Payments*

Provides coverage 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. This covers the drivers and passengers under your policy regardless of who is responsible for the accident. Coverage includes medical, hospital, work loss, and other related expenses.

Business Auto Coverage Extension Form*

Provides an array of 11 added and expanded coverages that provide superior business insurance protection in one affordable endorsement.

*Exclusions and state exceptions apply.

Services

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 claim reporting hotline: 800.238.6225.
- Claims handled promptly and professionally.

Billing Plans

- One simple bill for all coverages we write.
- Convenient installment plan options.
- Toll-free customer service 800.252.2268.



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