



## Business Auto Policy

*Specifically designed for cars, trucks, and vans used for business purposes.*





# Choose an insurance provider who's as **serious as you are** about protecting your livelihood.

Discover the advantages of American Family Insurance and our Business Auto Policy.

Owning a fleet of vehicles means your customers count on you to deliver. But running a business can sometimes take you on a detour. That's why it's good to have American Family on your side. We'll focus on keeping your business protected and let you focus on keeping your business on the road. **Here's how:**

## Knowledge of your business

People have trusted American Family since 1927. And we've been protecting the livelihoods of business customers like you for over 30 years. Our size, strength and stability allow us to offer a broad range of high quality products and services at a competitive price. When we say, "All your protection under one roof<sup>®</sup>", we mean it. American Family Insurance offers insurance products to meet your needs no matter what your situation or life stage. We make your insurance experience easy.

## Proactive safety "tune-ups"

Reducing risks means reducing costs—and improving your bottom line. As an American Family policyholder, you'll have access to board certified safety professionals, as well as safety tools and materials, to proactively help you make your workplace safer for your employees and customers.

## Fast, fair claims

You can count on us when you need us the most with fast, fair and friendly claims service. Our claims adjusters understand the unique issues a business claim can present and we're dedicated to getting your business up and running as soon as possible.

## Helpful business tools

In addition to protecting your business, American Family is committed to helping it grow. We offer a host of online resources that help turbo-charge your business with the tools and strategies you need to stay on track and ahead of the curve.

# A fleet of protection

American Family's Business Auto Policy is styled after a package of insurance protection designed for the needs of businessowners who use cars, trucks and vans to operate their business. **Depending on your needs coverages may include:**

## **Liability Coverage**

Protects you and your business, up to the policy limits you select, if you are legally responsible for injury to or the death of others or for damage to their property arising out of the use of a covered vehicle within the scope of permission. Reasonable and necessary costs arising out of the following losses and covered expenses are included: Bodily Injury, First Aid Expenses, Court Costs, Damage to Other Vehicles, and Other Property Damage.

## **Loading and Unloading**

Covers our liability for injury to others or damage to their property (other than the goods being moved) while moving goods from the place where you accept them for movement into or onto your vehicle, and while being moved from your vehicle to the place where the goods are accepted as delivered.

## **Medical Expense or Personal Injury Protection**

Covers reasonable and necessary medical and funeral expenses up to the policy limits for the services performed within three years of a covered accident.

## **Comprehensive**

Pays for accidental loss or damage to your insured vehicle from most causes except collision or overturn, such as Windstorm, Fire, Glass Breakage, Theft, Hail, Vandalism, Falling Objects, Collision with Animals, and Flood.

## **Collision**

Pays for damage to your vehicle caused by collision or overturn, regardless of who is at fault. Pays for certain accidental damages when a collision does not involve another vehicle. Protects you against damage done by another vehicle in a hit-and-run accident. Reasonable and necessary costs associated with collision with another object or the covered auto's overturn.

## **Uninsured Motorist**

Provides payment, up to the limits contained in the policy, for covered legally collectible damages for bodily injury or death if you or any person riding in your vehicle is injured or killed in an accident by an at-fault uninsured vehicle, or if the driver at fault is never identified. This coverage may also protect you if you are hit as a pedestrian. (In Washington, this is part of Underinsured Motorist Coverage)

## **Underinsured Motorist**

Provides payment, up to the limits contained in the policy, for covered legally collectible damages for bodily injury or death if you or any person riding in your vehicle is injured or killed in an accident with a vehicle whose driver has insufficient liability limits. This coverage may also protect you if you are hit as a pedestrian.

## **Additional coverages you might consider:**

- Hired Auto Coverage
- Non-owned Auto Liability Coverage



# American Family's Business Auto Policy Enhancement Endorsement

Broaden your protection with this optional endorsement.

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**Blanket Additional Insured** — adds additional insured on a blanket basis, if required in a written contract.

**Broad Form Named Insured** — allows coverage for business entities you own or acquire during the policy period, provided you have 50% or more ownership in those business entities.

**Autos Rented by Employees** — an employee is an insured while operating a hired auto under a contract/agreement in that employee's name.

**Extra Expense-Broadened Coverage** — pays the direct expense of returning a stolen covered auto to insured.

**Accidental Airbag Inflation** — coverage is provided for accidental airbag inflation.

**Coverage Extension** — Audio, Visual and Data Electronic Equipment not designed solely for the reproduction of sound — covers permanently installed electronics other than stereo, CD players, etc.

**Replacement Cost-Private Passenger Vehicle** — provides Replacement Cost coverage for private passenger vehicle for a total loss occurring within 180 days of purchase.

**Glass Repair-Waiver of Deductible** — waive deductible if glass is repaired instead of replaced.

**Amended Duties in the Event of Accident, Claim, Suit or Loss** — eases notice of accident requirements.

**Unintentional Errors, Omissions or Failure to Disclose Hazards** — coverage will not be denied on unintentional failure to disclose hazards.

**Mental Anguish** — Bodily Injury also includes mental anguish when it arises from other bodily injury, sickness or disease.



# All your protection under one roof®

## Consider American Family for your business insurance needs.

- **Businessowners and Business Key Policies**  
Afford a full range of coverages for business property and liability
- **Commercial Liability Umbrella**  
Provides additional liability protection with increased limits
- **Business Auto**  
Includes liability, medical payments and physical damage coverages
- **Workers Compensation**  
Includes coverages for occupational disabilities, injuries and death *(Not available in all states)*
- **Employee Benefits Liability**  
Provides coverage for damages that result from an error or omission in the administration of your employee benefit program.

## Life Insurance

Life insurance from American Family Life Insurance Company can help protect your business from financial loss caused by the death of a businessowner, partner or key employee.

- Help pay off business debt
- Funding for a buy-sell agreement

Life insurance and annuities can help provide financial protection to you, your employees and their families.

- Life insurance policies for employees (e.g., Executive Bonus)
- Annuities to fund Traditional and Roth IRAs – individual retirement plans
- Annuities to fund SEP and SIMPLE IRAs – tax deductible employee retirement plans

*This brochure represents only a brief description of coverages. Coverage features and limits vary by state and may be subject to change. Some products are not available in every state. Please check with your agent and read the policy for exact details on coverages and exclusions.*



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