



**Allstate**<sup>®</sup>

You're in good hands.

Auto  
Home  
Life  
Retirement

# Business Auto Insurance *made simple*



## What's inside:

- How to read an Allstate Business Auto Policy Declarations
- Understanding business auto insurance:
  - Coverages*
  - Deductibles*
  - Coverage limits*
- Frequently asked questions
- What to do in case of an accident

# Knowledge is power.

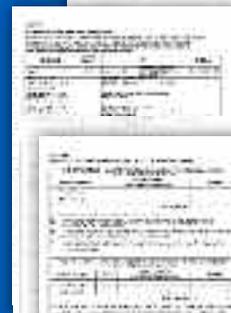
We created this brochure to help you feel more knowledgeable and confident about business auto insurance.

Your personal auto insurance won't cover your business vehicles. That's why it's important to have the protection of a business auto policy from Allstate.

**If you're an Allstate customer,** you can read this brochure along with your Business Auto Policy Declarations and the Allstate® Business Auto Insurance policy. Then, if you have any questions, please contact us.

**If you're not an Allstate customer,** this brochure can help you better understand business auto insurance. If you have any questions, call your local Allstate Agent.

*You can also download this guide at [allstate.com/BusinessAutoMadeSimple](http://allstate.com/BusinessAutoMadeSimple)*



## How to reach us 24/7.

- Call, visit or e-mail your Allstate agency
- Call 1-800-ALLSTATE (1-800-255-7828)
- Log on to create an account at [allstate.com](http://allstate.com)
- Download the Allstate<sup>SM</sup> Mobile app at [allstate.com/mobile](http://allstate.com/mobile)

# Allstate offers a range of products to help you protect your lifestyle.

At Allstate, we take pride in the service we provide our customers. And with our range of innovative insurance and financial products, we can help you protect your lifestyle.

## **Personal Auto Insurance**

- Your Choice Auto<sup>®</sup>  
*Featuring:  
Accident Forgiveness, Safe Driving  
Bonus<sup>®</sup> Check, Deductible Rewards<sup>®</sup>  
and New Car Replacement*
- Standard auto

## **Property Insurance**

- House
- Condo
- Renters
- Manufactured home
- Landlords Package Policy

## **Power Sports Insurance**

- Your Choice Motorcycle<sup>®</sup>  
*Featuring:  
Accident Forgiveness, Deductible  
Rewards<sup>®</sup>, New Motorcycle  
Replacement and Rider Protection  
Package*
- Snowmobile
- Boat
- Motor home
- ATV
- There's more – call us!

## **Business Insurance**

- Business auto
- Business Owner Policy
- Commercial Package Policy
- Inland marine

## **Financial Protection**

- Life insurance
- IRAs and retirement
- Annuities

## **Other Protection Options**

- Personal Umbrella Policy
- Scheduled Personal Property
- Identity Theft Restoration
- Allstate Motor Club<sup>®</sup>
- Good Hands<sup>®</sup> Roadside Assistance
- Specialty insurance programs
- Supplemental insurance for the workplace

Call your Allstate Agent or 1-800-ALLSTATE to find out about product availability and qualifications in your state.



## How to read your Business Auto Policy Declarations.

When you purchase an Allstate® Business Auto Insurance policy, you'll receive a Policy Declarations. This document "declares" the choices you've made for your business auto policy, such as deductibles for some coverages as well as optional protection you may have purchased. *It's important to note that the Policy Declarations is not a bill.*

You'll receive a new Allstate Business Auto Policy Declarations every renewal period, which is typically every twelve months. You should always read through your renewal each year to make certain you're up-to-date on the latest features of the policy, any changes in premiums or other vital information.

The following page is an example of an Allstate Business Auto Policy Declarations and shows you where to find some of the important information. It's always a good idea to check your own Policy Declarations to make sure all the information is correct.

Questions? Want to make changes? Call your Allstate Agent.

**Policy period.**  
Typically covers a one-year period.

**Form of legal business entity.**  
This should accurately reflect how your business or organization is set up.

**Coverage limits.**  
This shows the maximum limit Allstate will pay for each covered accident,\* for each type of coverage.  
*For more about limits, see page 13 of this brochure.*

**Total premium.**  
Each vehicle and additional coverage has its own premium. The total shown here is for all the vehicles and coverages on your policy.

**Premium.**  
This shows the applicable coverages, limits and premiums for your policy.

**Covered autos.**  
This column will include symbols that correspond to different types of vehicles to which each coverage applies.\*\*

**Hired or borrowed coverage.**  
This section includes details about coverages for vehicles you rent on a short-term basis.

Sample of Business Auto Policy Declarations

\* What does "covered accident" mean?  
It's an insurance term that means an accident that falls within the bounds of the policy. Throughout the rest of this brochure, when we refer to an accident, we assume it is a covered accident.

\*\* See the "Description of Covered Auto Designation Symbols" section of your Business Auto Insurance Policy for information about covered vehicles.

# About coverages.

Business auto insurance protects you and your business in all kinds of situations involving a vehicle. This section of the brochure summarizes common coverages. Some are optional. Others are required in certain states. If you're an Allstate customer, you can check the coverages you have purchased looking at your Policy Declarations under "Schedule of Coverages and Covered Autos."

## Automobile liability insurance can help protect your assets.

If you or one of your employees is at fault in an accident while driving your business vehicle, you could be held legally responsible for injury or damage caused by the accident. All drivers are required by law to have both of these liability coverages:



**Bodily Injury Liability** helps protect you from paying medical costs, loss of income and funeral expenses of other people involved in an accident.



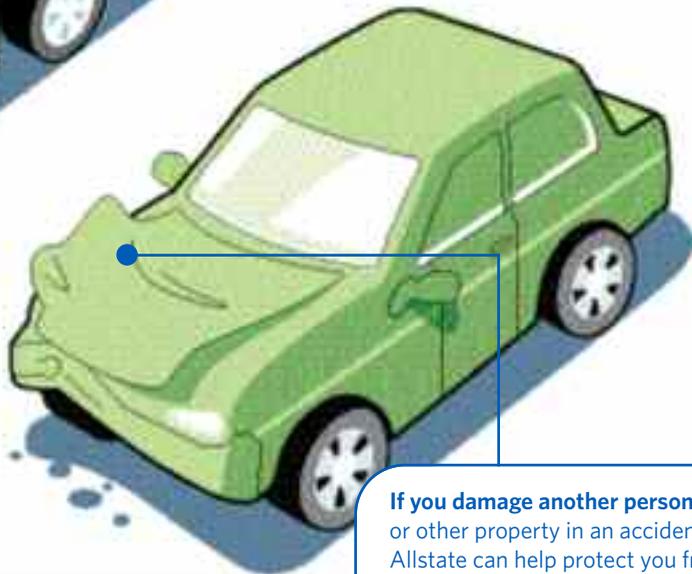
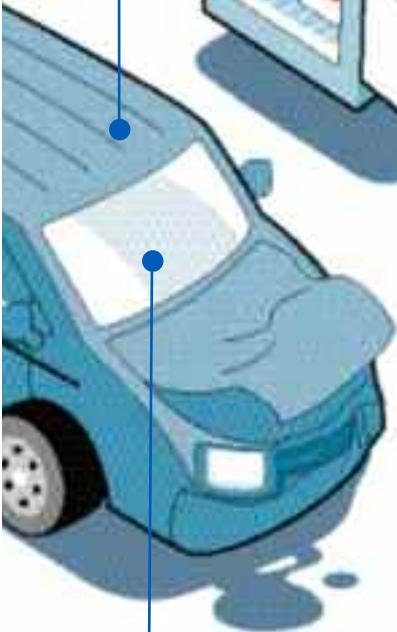
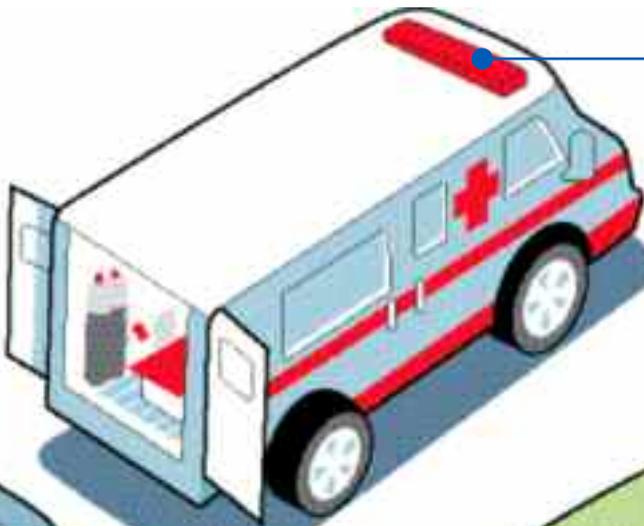
**Property Damage Liability** helps protect you from paying for the repair or replacement of another driver's car.



**Which vehicles are usually covered by an Allstate® Business Auto policy?**

- The vehicle(s) listed on your Policy Declarations or any vehicle you replace it with by notifying us within 30 days of replacement
- Any vehicle you drive while yours is being repaired due to an accident

**If you injure someone** in an accident, Allstate can help protect you from losing your business assets to pay for those damages.



**Who's covered under an Allstate Business Auto policy?**

- You, the policy owner
- Anyone you give permission to use your vehicle

**If you damage another person's car** or other property in an accident, Allstate can help protect you from paying for those damages.

Questions? Want to make changes? Call your Allstate Agent.

## There's a coverage available to protect you from drivers with no insurance.

There are a lot of drivers out there who may not have car insurance. What if one of them crashes into you or one of your drivers?

### Uninsured/Underinsured Motorist Coverage can help.

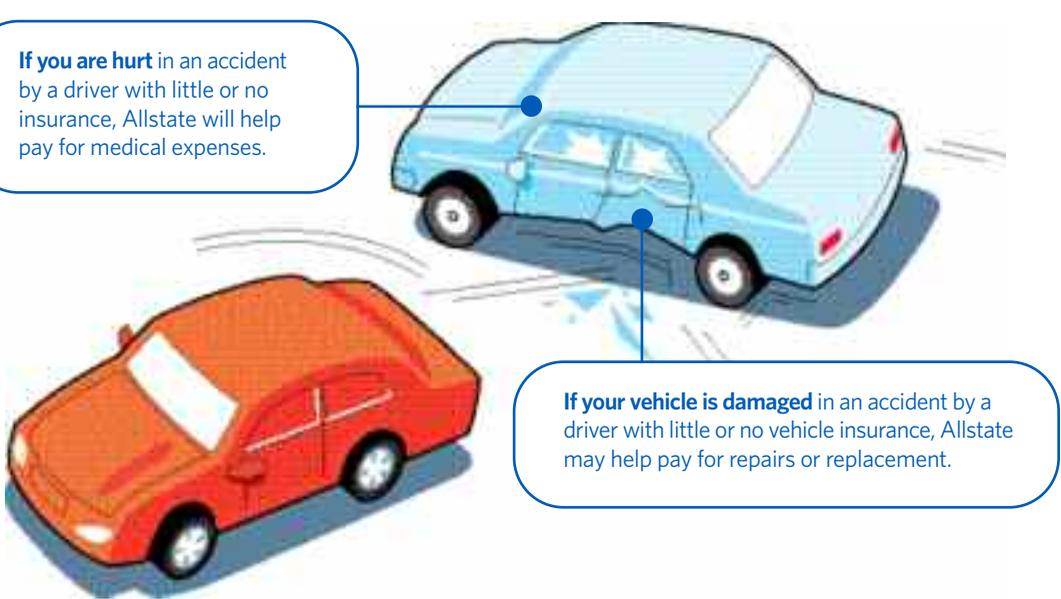
It's divided into two parts:



**Bodily Injury** Coverage includes your injuries or death, or those of your drivers or employees driving your vehicle if it's hit by a driver with little or no insurance.



**Property Damage** Coverage includes damage to your vehicle or property if you're hit by a driver with little or no insurance. (Not available in all states.)



**If you are hurt** in an accident by a driver with little or no insurance, Allstate will help pay for medical expenses.

**If your vehicle is damaged** in an accident by a driver with little or no vehicle insurance, Allstate may help pay for repairs or replacement.

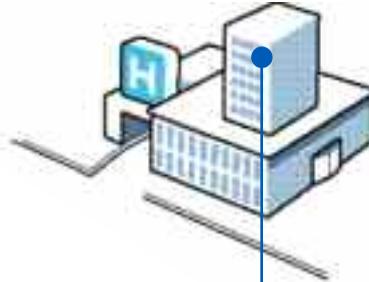
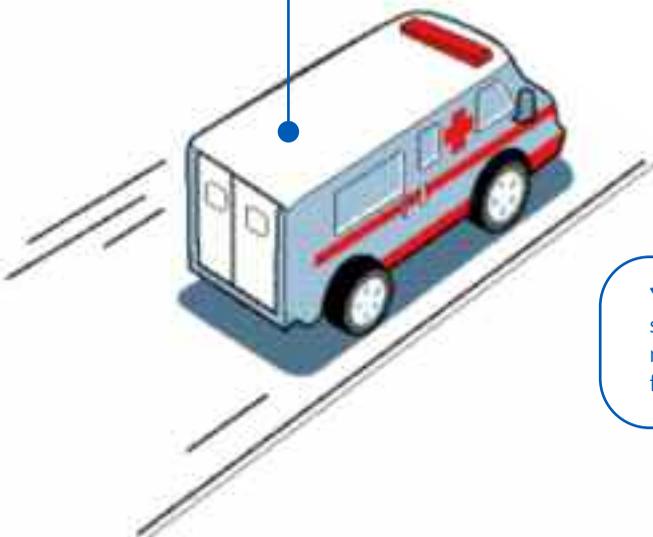
## There's a coverage that can also help pay for your injuries from an accident.

If you're in an accident, whether it's your fault or someone else's, paying for medical care can be a concern. That's where Medical Payments Coverage comes in. In some states, this coverage may be known as Personal Injury Protection and may cover additional expenses such as loss of wages while you're recovering from an accident.



**Automobile Medical Payments** Coverage can help pay for some of your medical costs or funeral expenses if you or anyone in your vehicle is injured in an accident.

**If you're injured in an auto accident,** Allstate will help pay for medical services you receive within one year of the accident. This coverage also applies if you're a pedestrian struck by a car.



**Your coverage may include** hospital bills, surgeries, x-rays, dental, pharmaceuticals, nursing services and more due to an injury from an auto accident.

Questions? Want to make changes? Call your Allstate Agent.

## What about damage to your vehicle?

If your vehicle is damaged in an accident, your business auto insurance can help to repair or replace it so you can get back to business again quickly. There are two types of coverages to consider:



**Collision Coverage** pays for damage to your vehicle if you collide with another car or something else such as a building, bridge or tree. If someone hits your parked vehicle, this is considered a collision as well.

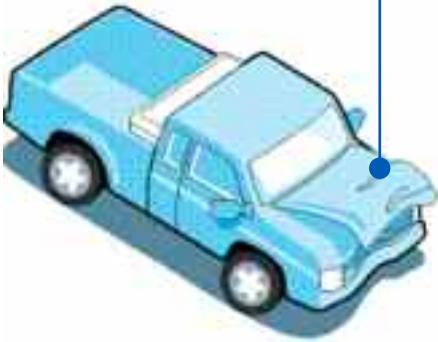


**Comprehensive Coverage** pays for damage or loss to your vehicle caused by something other than a collision such as theft, fire, vandalism, windstorm or hitting an animal.

For each of these coverages, you may be responsible for the deductible amount you've selected. (See page 12 for more about deductibles.)

**If you're in an accident,**  
Collision or Comprehensive Coverage can help pay for the repair or replacement of your vehicle.

**If you're stranded on the road,**  
Towing and Labor Costs can help reimburse you for towing and other basic roadside-assistance expenses.



## There are other coverages you can buy to protect your vehicle.

Allstate offers other coverages for additional protection for you and your vehicle. If you have selected these coverages, they will appear under “Item Two” or “Item Four” in your Allstate Business Auto Policy Declarations or by endorsement to the policy.

**Towing and Labor Costs** reimburses you for towing and basic roadside-assistance expenses if you’re stranded on the road.



**Rental Reimbursement** repays you for the cost of renting a vehicle while yours is in the shop being repaired due to a covered accident — up to 30 days.



**Sound System Coverage** protects your investment from theft or damage if you’ve installed a high-end sound system in your car. Call your Allstate Agent or 1-800-ALLSTATE to see if your system qualifies.



**Non-Owned Automobile Liability Coverage** protects you for injury or damage caused by your employees while driving their own vehicles for your business operations.



**Hired Automobile Coverage** extends liability or physical damage coverage for vehicles you rent on a short-term basis.

## Business auto coverages at a glance.

The chart below summarizes key business auto insurance coverages.

Type/Name of Coverage	Required or Optional?	Most Common Add-ons	Deductible May Apply
 <b>Bodily Injury Liability</b>	Required		
 <b>Property Damage Liability</b>	Required		
 <b>Uninsured/Underinsured Motorist</b>	Varies by state	Yes	
 <b>Collision Coverage</b>	Optional	Yes	Yes
 <b>Comprehensive Coverage</b>	Optional	Yes	Yes
 <b>Automobile Medical Payments Coverage/Personal Injury Protection</b>	Varies by state	Yes	
 <b>Towing &amp; Labor Costs</b>	Optional		
 <b>Rental Reimbursement</b>	Optional		
 <b>Sound System</b>	Optional		
 <b>Non-Owned Liability</b>	Optional	Yes	
 <b>Hired Auto Liability</b>	Optional	Yes	
 <b>Hired Auto Physical Damage</b>	Optional		Yes

Your Allstate Policy Declarations shows the coverages you've chosen, along with deductibles and limits — which is the maximum amount Allstate will pay. (See page 13 for more about limits.)

## Extra coverage, no extra cost.

The following coverage features are included at no additional charge under your Allstate® Business Auto Insurance policy.\*

Coverage feature	Description
<b>Broadened Insured</b>	Protects any subsidiary and newly acquired companies with liability coverage.
<b>Blanket Additional Insured Coverage</b>	Provides liability coverage to other persons or organizations that you perform services for and that require you under contract to protect them. NOTE: Does not apply to organizations from whom you lease vehicles.
<b>Broad Supplementary Payments</b>	Increases bail bond and loss adjustment expenses from standard limits.
<b>Fellow Employee Coverage</b>	Provides limited coverage if one employee negligently injures another in an auto accident.
<b>Collision Waiver / Other Allstate Driver</b>	Deductible is waived in collision loss with another Allstate-insured driver.
<b>Temporary Substitutes / Leased Vehicles</b>	Provides limited physical damage coverage extension to temporary and short-term leased vehicles.
<b>Lease / Loan Gap Coverage</b>	In a total loss of vehicle, any amount owed on a lease or loan is also covered.
<b>Glass Repair Deductible Waiver</b>	If you're in an accident and have to get glass repaired, the deductible is waived.
<b>Blanket Waiver of Subrogation</b>	Waives subrogation (recovery process) against any person or organization you have agreed with by contract to waive the right of subrogation.**

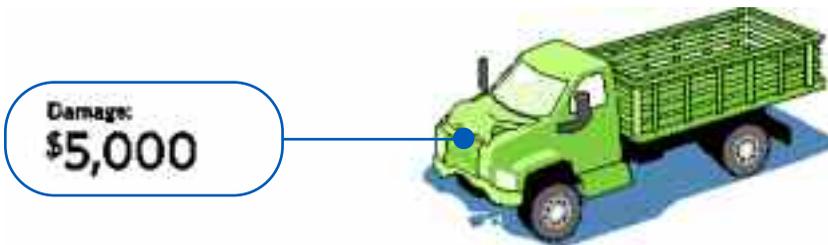
\* Not all coverages available in all states. Check with your Allstate Agent or representative as to what coverages are applicable in your state.

\*\* For example, you and Bob have a contract that states that you will not seek payment from Bob for any injuries or property damage caused by your business vehicle. This coverage ensures that Allstate will also honor your contract. We will not attempt to recover from Bob any payments we make to you for an accident or damages.

# About deductibles.

A deductible is the amount of money you agree to pay to help repair or replace your car if you have a claim covered by your policy

*Example: A driver damages his vehicle in an accident, and it will cost \$5,000 to repair.*



Driver has **\$500** deductible

Driver pays:

**\$500**

Insurance pays:

**\$4,500**

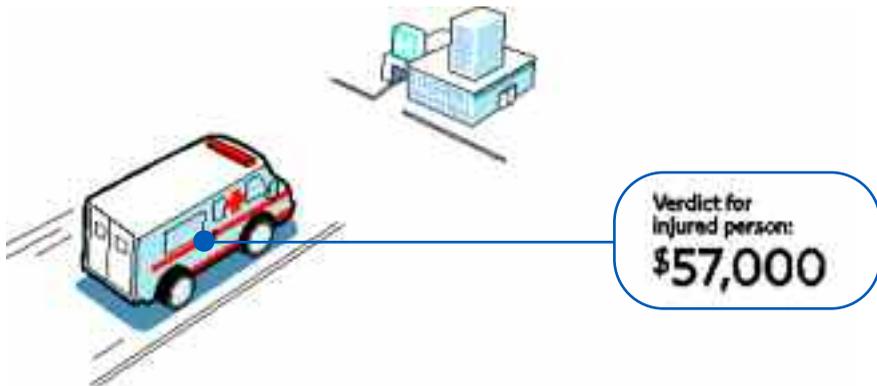
Choosing a higher deductible means you might pay less for your insurance premium now, but you should be prepared to pay more out of your own pocket later if you have an accident.

Questions? Want to make changes? Call your Allstate Agent.

# About coverage limits.

Each coverage has a limit. If you have an accident claim covered by your Allstate policy, Allstate agrees to pay for damages up to that coverage's limit.

*Example: A driver causes an accident in which someone is injured. The case goes to trial and there is a verdict to compensate the injured person with \$57,000.*



## SCENARIO 1

Driver has **\$50,000** limit per person for Bodily Injury Liability

Insurance pays:

**\$50,000**

Driver pays:

**\$7,000**

## SCENARIO 2

Driver has **\$100,000** limit per person for Bodily Injury Liability

Insurance pays:

**\$57,000**

Driver pays:

**\$0**

Choosing a higher limit means you might pay more for your insurance premium now, but it could help protect you from having to pay other people's expenses later.

# Frequently asked questions.

**Q: Will my auto insurance policy pay for a rental vehicle until my vehicle is repaired?**

**A:** If you have Allstate® Business Auto Insurance with comprehensive and collision coverage, you can select rental reimbursement as a coverage option which reimburses you for a car rental for up to 30 days after a covered claim, up to the dollar amount per day that's shown on your Policy Declarations.

**Q: The accident wasn't my fault. Shouldn't the other driver pay my deductible?**

**A:** We will work aggressively to attempt to recover money paid on your claim, including your deductible. The recovery process, which is known as subrogation, can typically take several months to complete.

**Q: Are my tools, equipment and products covered under my Allstate Business Auto policy?**

**A:** No. However, Allstate does offer Inland Marine Insurance with affordable coverage options for tools, equipment and merchandise while they are in transit, in the business vehicle or at the job site.

**Q: Will my auto insurance policy provide protection in an accident when my employee is driving their own vehicle for my business proposes?**

**A:** If you have Allstate® Business Auto Insurance with Non-Owned Automobile Liability coverage, it protects you for injury or damage caused by your employees when they are driving their own vehicles for your business operations. This coverage would be excess over any liability coverage that is carried on the employee's vehicle.



## What to do in case of an accident.

- 1. Stay calm.** Determine the extent of injuries or damage. If needed, obtain medical assistance.
- 2. Call the police to file an accident report.** Don't leave the accident scene unless your physical safety is at risk.
- 3. Limit discussion of the accident.** Talk only with the police and your Allstate Agent or an Allstate claim representative. Don't admit fault at the scene or at any time.
- 4. Get the facts and essential details at the scene.** Use the space below to help gather information.
- 5. Report even a minor accident to us immediately.** Allstate is available 24/7/365. Call your Allstate Agent or 1-800-ALLSTATE (1-800-255-7828).
- 6. Check the status of your claim.** To check your claim's status, contact your Allstate claim representative or your Allstate Agent. For more information about claims, go to [allstate.com/claims](http://allstate.com/claims).

### Accident Information

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Date and time

---

Location

---

Name of other driver

---

Phone (home/mobile/work)

---

Address

---

City, State, Zip

---

License plate number/state

---

Driver's license number/state

---

Insurance company

---

Policy number

---

Name of witness

---

Phone number of witness

---

*To print out additional copies of this page, go to [allstate.com/BusinessAutoMadeSimple](http://allstate.com/BusinessAutoMadeSimple)*

## Are you in Good Hands®?

For more than 80 years, Allstate has been there when people need us most.

Because we want you to stay with us a lifetime, service is our top priority. If you're happy with Allstate, please tell someone you know. If you're not, please let us know right away so we can address it. We want to deliver on our promise of keeping you in Good Hands®.

- Call, visit or e-mail your Allstate agency
- Call 1-800-ALLSTATE (1-800-255-7828)
- Visit [allstate.com](http://allstate.com)

### DOES NOT PRINT

Knock out on back cover of Aqueous as indicated for agent stamping.

*Please note that this brochure is only a summary of business auto insurance, written to illustrate in general terms how auto insurance works. The Allstate Business Auto Insurance Policy is the legal contract that contains the terms and limitations of your Allstate policy. You should carefully review the contents of your policy. All products and coverages are subject to availability and limitations. Whether an accident or other loss is covered is subject to the terms and conditions of your Allstate policy.*

Allstate Your Choice Auto,® Accident Forgiveness, Deductible Rewards,® Safe Driving Bonus® Check and New Car Replacement are optional and subject to terms and conditions. NOT AVAILABLE IN EVERY STATE. Patent pending. Deductible Rewards apply to collision coverage. In NY and PA, deductible amount will not go below \$100. Safe Driving Bonus Check is not available in every state and may not be available for renewal customers until next policy period. Amounts less than \$5 will be applied to renewal bill. Safe Driving Bonus is optional and subject to terms and conditions. Policy issuance is subject to qualifications.

Allstate Your Choice Motorcycle®, Accident Forgiveness, Deductible Rewards®, New Motorcycle Replacement and Rider Protection Package are optional and subject to terms and conditions. NOT AVAILABLE IN EVERY STATE. Patent pending. Deductible Rewards apply to collision coverage. Accident Forgiveness is an enhanced version of an existing feature. Policy issuance is subject to qualifications.



Certain property and casualty insurance offered through Allstate Insurance Company, Allstate Indemnity Company, Allstate Property and Casualty Insurance Company and Allstate Fire and Casualty Insurance Company; Northbrook, IL; Allstate County Mutual Insurance Company; Irving, TX; Allstate New Jersey Insurance Company; Bridgewater, NJ. Life insurance and annuities offered through Allstate Life Insurance Company and in NY, Allstate Life Insurance Company of New York. Please contact your Allstate Agent, call 1-800-ALLSTATE or visit [allstate.com](http://allstate.com) for complete information on other products and services.