

COMMERCIAL AUTO

Newtek[®]
Insurance Agency LLC

855-7-NEWTEK | newtekone.com

Commercial Auto protects a company's vehicles that transport employees, products and equipment

WHAT DOES IT INCLUDE?

Commercial Auto policies include three main coverage provisions. The first is Liability, Bodily Injury and Property Damage, which is the financial responsibility if a business owner or an employee is at fault in an accident and people are injured or property is damaged. Collision is the second primary coverage in the policy, and provides physical damage for owned or leased vehicles for collisions with other objects or another vehicle. Comprehensive is the third main coverage on a Commercial Auto policy and it will protect your vehicle from physical damage from non-collision losses, such as fire, theft, hail to your insured vehicle.

WHO SHOULD LOOK AT PURCHASING?

Any business owner that owns or leases vehicles is required to purchase a Commercial Auto policy. In addition, if employees drive their own vehicles on company business a Non-Owned Auto policy should be in place to protect the company in case the employee does not have insurance or the coverage is inadequate.

WHY IS IT IMPORTANT?

If the company owns or leases vehicles or employees drive their cars on company business, this could be the biggest exposure for a large loss that could cripple the business. If you do not have company vehicles but your employees drive their own cars on behalf of the company, then it is important to include Hired and Non-Owned Liability on your General Liability policy.

Licensed in all 50 states, Newtek Insurance Agency offers protection for the most valuable things in your life:
Your family, your home and your business.

LOOKING FOR DIFFERENT COVERAGE?

Don't be concerned if you don't see the coverage you're looking for listed here. Newtek will work with you to provide a reliable insurance package for most anything you need protected.