



Business Auto Insurance

Help protect your business for
miles to come.



Your business relies on your vehicles. You need coverage you can rely on.

You work hard every day to make sure your business runs smoothly. And your company's vehicles are a critical part of your success. Whether it's one vehicle or a fleet, make sure it's adequately protected. Allstate offers affordable Business Auto Insurance that can help protect your assets and minimize downtime.

Business vehicles need unique protection.

When using a vehicle for business, you face different protection concerns than other drivers. That's why Allstate Business Auto Insurance provides more comprehensive protection for your business than a personal auto policy. Typically, it can provide coverage if:

- You or an employee driving one of your vehicles injures someone or damages their property
- Bodily injury or property damage occurs while you're unloading items from your vehicle
- General contractors or owners ask to be an additional insured on projects
- Your employee drives their own vehicle for your business and injures someone or damages their property

Get business insurance from people who get your business.

Your Allstate Agent can help you find a policy that fits both your business and your budget. By working with Allstate, you get:

- Convenient locations and agents who can help you identify your insurance needs
- Claims settled promptly, fairly and efficiently
- Money-saving discounts and special rates
- 40 years of Allstate business insurance experience

Protection that works for you.

Below is a summary of the standard coverage you get with an Allstate policy. At Allstate, you can choose from a number of specific coverages – each with its own coverage limit.

	Coverage description	Examples of covered items or costs
Commercial auto liability	Typically provides protection for amounts you are legally obligated to pay to others for injuries or damage to property from a covered accident.	<ul style="list-style-type: none"> ▪ Bodily injury ▪ Medical services ▪ Loss of income ▪ Loss of services ▪ Funeral expenses ▪ Property damage ▪ Defense costs ▪ Cost of bail bonds ▪ Premium on appeal bonds
Medical payments	Typically provides payment for the reasonable and necessary medical treatments you or your employees incur as a result of a covered accident.	<ul style="list-style-type: none"> ▪ X-rays ▪ Physician ▪ Surgical ▪ Hospital ▪ Ambulance ▪ Dental
Uninsured motorist	Typically provides protection if you or your employees are injured in a covered accident caused by a negligent uninsured driver.	<ul style="list-style-type: none"> ▪ Injury ▪ Death ▪ Sickness
Collision	Typically pays for damage caused to your commercial vehicle resulting from a covered accident with another car, or a covered collision with most anything else (such as a tree).	<ul style="list-style-type: none"> ▪ Repair or replacement of vehicle (up to actual cash value) for damage caused by collision
Comprehensive	Typically pays for damage to your commercial vehicles for covered losses not caused by collision or from the auto being overturned.	<ul style="list-style-type: none"> ▪ Wind, hail, earthquake ▪ Glass breakage, flood ▪ Fire, explosion ▪ Theft, vandalism ▪ Many other hazards – up to the actual cash value
Loading and unloading	Typically provides liability protection for damages resulting from the handling of property during the loading onto or unloading from covered vehicles.	<ul style="list-style-type: none"> ▪ Bodily injury or property damage resulting from the handling of property from a covered vehicle

Subject to availability and qualifications. Insurance coverage is subject to policy terms and conditions.

Heavy-duty protection.

Every business has different vehicle protection needs. That's why you have several options for add-on coverages at Allstate. These include:

Non-owned auto

Provides liability coverage for vehicles you do not own when they are used by others in your business.

Hired auto

Provides liability coverage for those vehicles you lease, hire, rent or borrow for business use.

Additional insured

Provides liability protection for other entities you may work for or lease vehicles from.

Audio visual and data electronic equipment

Provides coverage for permanently installed communications equipment.

Rental reimbursement

Provides reimbursement for the cost of leasing a replacement vehicle if your vehicle is being repaired as a result of a covered loss.

Drive other car

Provides coverage to the insured and specified individuals in your business for vehicles rented, hired or borrowed by those individuals.

Towing and labor costs

Provides coverage for necessary towing charges, up to the dollar amount shown on your commercial auto policy, should your commercial private passenger vehicle become disabled.

Allstate can help you meet your business insurance needs.

When you're helping protect your business vehicles, don't forget about the rest of your business. Allstate offers coverage for many of your other business insurance needs such as buildings, contents and liability exposures. Ask your Allstate Agent for more details.

You take your business personally. So do we.

Running a business doesn't end at 5 p.m. That's why Allstate is here for you when you need us. We offer 24-hour claim service – just call your Allstate Agent or 1-800-ALLSTATE®. It's that easy.

The convenience of having one agent.

Because time spent dealing with multiple insurance companies could be time spent building your business, why not bring everything together with one agent? Give your Allstate Agent a call today to get started. It's a simple way to take care of business every day.

Coverage and discounts are subject to availability and qualifications. Other terms, conditions and exclusions may apply. This brochure is a brief description; this is not a contract. You should read the appropriate insurance policy for details about the coverages.

To learn more about the coverages and discounts, please contact your Allstate Agent.

You're In Good Hands With Allstate.®

Your Allstate Agent has the experience and commitment it takes to help you protect your business, employees, family and you.

With Allstate's 70 years of experience behind you, you're getting more than a good product. You're getting a team that knows the meaning of service, and wants to help protect you and your family's way of life – not just for today, but down the road as well.



"Good Hands" is a registered service mark of Allstate Insurance Company.

Allstate Insurance Company and Allstate Indemnity Company: Northbrook, IL. Allstate County Mutual Insurance Company: Irving, TX. Allstate New Jersey Insurance Company: Bridgewater, NJ.

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