### **BUSINESS INSURANCE**



# FARMERS® BUSINESS AUTO



# Why Farmers® is the right choice for your business.

At Farmers, we want to be recognized as the carrier of choice for all your business needs. The Farmers difference lies in the personal service we provide. We can help you safeguard your organization with an insurance program designed to meet your needs. Farmers coverages are specifically designed with your industry in mind, which lets you select the policy package and options that fit your individual business.

## An insurance program that fits the small-business owner.

Coverage for a variety of vehicle types you may use in your business:

- Cargo vans
- Light trucks
- Larger trucks

#### A Farmers policy can provide coverage for:

- Bodily Injury and Property Damage Liability
- Uninsured/Underinsured Motorist
- Collision Damage
- Comprehensive Damage

#### Additional coverage options:

- Towing/Labor
- Auto Loss of Use
- Lease/Loan
- Drive Other Car
- Fellow Employee

#### Additional coverage options designed specifically for Artisan Contractors:

- Coverage extensions to meet contractual requirements including:
  - Blanket Waiver of Subrogation
  - Blanket Additional Insured
  - Primary and Non-contributory Coverage
- Pollution Liability Broadened Coverage for Covered Autos
- Contractors' Tools and Equipment Coverage Business Auto

#### Lease/Loan coverage:

■ Provides additional limits to cover the amount you owe under a lease or loan agreement

#### A great lineup of discounts:

- Package discounts are available when we write your Business policy along with the Auto
- Driver rating can discount your premium based on the good driving records of your drivers
- Having a good loss history can lower your premium even further

It's important to remember your organization has specific needs which may change over time. Farmers Business Insurance can help protect you from the risks you face as a business owner. Contact a Farmers agent for a customized insurance quote for your organization.

#### Because the more you know, the better you can plan for what's ahead.

Not all coverages available in all states or on all products. Restrictions may apply. Actual Cash Value claims are paid on an actual cash value basis at the time of the loss.