



Business Auto WRAP

You need specialized business protection. Our Business Auto WRAP delivers even greater protection for your business automobile needs.

With SECURA, you get outstanding insurance, service, and peace of mind so you can focus on driving your business. You'll find our people truly care and enjoy helping you.

Key Coverage Benefits

Liability Coverages

- Non-Owned Light Trailers
- Broad Form Insured
- Employee Hired Autos
- Employees As Insureds
- Supplementary Payments Increased Limits
 - Bail Bonds \$2,500
 - Loss of earnings due to time off work..... \$500 per day
- Limited Fellow Employee Coverage

Physical Damage Coverages

- Increased Transportation Expenses.....\$100 per day, \$2,500 total
- Increased Loss of Use Expense.....\$50 per day, \$1,000 total
- Rental Reimbursement.....\$50 per day, \$1,500 total
- Hired Auto Physical Damage.....\$50,000
- Personal Effects From Stolen Covered Auto.....\$500

Additional Physical Damage Coverages

- Airbag Discharge Coverage
- Mobile Radios, Telephones, Data, Video, and Sound-Receiving Equipment.....\$10,000
- Auto Loan or Lease Gap
- Glass Repair

Value-Added Services

Outstanding Claims Service

- When we're notified of a loss, we call you back within 24 hours, follow up regularly, and work with you until your claim is resolved.

Consultative Risk Management

- We offer risk management solutions that help you improve safety.
- For free downloadable safety programs and loss prevention articles, visit the Risk Management Resources tab on secura.net.

These are coverage highlights. For a complete list of coverages, please see the reverse side of this document. Contact your independent insurance agent for details.

Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including rating, deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.

Protection designed for you.



Business Auto WRAP

Business Auto WRAP Summary of Coverages

Liability Coverages

Non-Owned Light Trailers

Liability for use of non-owned trailers, 5,000-pound capacity or less, is provided when towed by a covered auto.

Broad Form Insured

Any subsidiary company you have active control over is included as an insured.

Employee Hired Autos

An employee is insured while renting a vehicle in his or her own name for duties related to your business.

Employees As Insureds

Employees are included as insureds while operating non-owned autos.

Supplementary Payments Increased Limits

- Bail Bonds..... \$2,500
- Loss of earnings due to time off work \$500 per day

Limited Fellow Employee Coverage

When allowed by law, your employees are covered for injury to a fellow employee.

Physical Damage Coverages

Increased Transportation Expense

If a private passenger vehicle is stolen, we will pay up to \$100 per day to a maximum of \$2,500 for temporary transportation expenses. We also will pay for the expense of returning a stolen vehicle to you.

Increased Loss of Use Expense

When you become legally responsible to pay for loss of use of a vehicle rented or hired without a driver, we will pay up to \$50 per day to a maximum of \$1,000.

Rental Reimbursement

When your vehicle is unavailable for use due to a covered loss, we will pay up to \$50 per day to a maximum of \$1,500 for rental of a replacement vehicle.

Hired Auto Physical Damage

If your policy provides comprehensive or collision coverage for any vehicle you own, we will extend those coverages to vehicles you rent or borrow without a driver, up to a maximum of \$50,000. Higher limits are available for an additional premium. A \$500 deductible will apply.

Personal Effects from Stolen Covered Auto

If your vehicle is stolen and the event is covered by comprehensive coverage, we will pay up to \$500 for owned personal effects, such as wearing apparel, that are in or on the vehicle.

Additional Physical Damage Coverages

Airbag Discharge Coverage

Accidental discharge of airbags is covered.

Mobile Radios, Telephones, Data, Video, and Sound-Receiving Equipment

Permanently installed equipment is covered up to \$10,000 per policy period.

Auto Loan or Lease Gap

In the event of a total loss to your private passenger vehicle, we will pay unpaid amounts due on the lease or loan for the original purchase of the vehicle.

Glass Repair

We will waive the deductible for glass damage if the glass is repaired instead of replaced.

Deductible Provisions

Two or More Deductibles

If two or more policies or coverage forms written by SECURA apply to the same accident, only the largest deductible will apply.

Policy Conditions

Duties In the Event of Accident, Claim, Suit, or Loss

The prompt reporting condition applies only when the incident is known to your management team.

Unintentional Failure to Disclose

Any unintentional error or omission in the description of your exposures or hazards will not invalidate or affect your coverage.

Protection designed for you.

