



COMMERCIAL AUTO INSURANCE



ARBELLA INSURANCE GROUP, headquartered in Quincy, Massachusetts, is a customer-focused regional property and casualty insurance company providing business and personal insurance in Massachusetts and Connecticut, and business insurance in Rhode Island and New Hampshire.

ESTABLISHED IN 1988, Arbella has a reputation for exceptional service built upon a foundation of financial strength and knowledgeable local employees. Arbella writes more than \$600 million in annual written premium and has approximately \$1 billion in assets.

TO LEARN MORE ABOUT ARBELLA, VISIT ARBELLA.COM.



ADDED COVERAGE TO HELP STEER YOUR
BUSINESS IN THE RIGHT DIRECTION.



Get the insurance you need.
Then get back to business.

Arbella Insurance Group is comprised of insurers doing business in the states of Connecticut, Massachusetts, New Hampshire, and Rhode Island. These materials are not intended to constitute an advertisement, solicitation or offer for sale in any jurisdiction where our companies are not licensed to do business. These marketing materials do not provide a complete description of all coverages, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time. Anyone interested in our products should seek more information from one of our professional insurance agents. Our local agents can review your particular circumstances and explain the details of any coverages for which you are eligible. Issuance of coverage is subject to underwriting.



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HERE. FOR GOOD.™

Extra protection for your commercial vehicle

Sure, your standard auto policy probably covers accidents and damages from theft and vandalism. But what happens if your air bag goes off because of a mechanical mishap? What if you need more rental coverage than your commercial auto policy provides? What about the wages you lose when you have to take time away from your business to settle your claim?

Arbella's two enhanced coverage endorsements can help answer these questions. First, our Anchor endorsement gives you extra protection and peace of mind in a number of situations not covered by your standard policy.

Anchor Endorsement

Added to your qualifying Arbella commercial auto policy free of charge, this endorsement offers the following extra protection:

- \$500 per day for wages lost while assisting our claims technicians
- \$500 for clothes and personal effects lost in a total theft of your vehicle
- The cost of returning your stolen commercial automobile
- The cost of resetting air bags that accidentally discharge because of mechanical failure
- Excess coverage for employees using their personal cars for business
- Extended notice of cancellation to 60 days
- \$3,000 for a bail bond that may be required because of an accident

The Anchor endorsement also broadens the policy definitions of bodily injury and the category of individuals covered under your policy. Coverage also is included for certain organizations that you start or acquire.

Anchor Plus Endorsement

Second, our Anchor Plus endorsement gives you even greater protection for a flat fee of just \$250 a year for your qualifying policy. Ideal for companies with multiple employees who often are on the road, this plan gives you all the benefits of the Anchor endorsement, plus:

- \$75,000 for leased, rented, hired or borrowed autos if physical-damage coverage is provided, including rental reimbursement to covered autos
- \$65 per day (up to 30 days and \$1,500) for additional rental car or transportation expenses when there is a covered loss to your vehicle
- \$1,500 of coverage for permanently installed communication equipment
- \$1,000 (without application of a deductible) for damaged customized furnishings
- Payment for a rental company's loss of a vehicle's use because of an accident
- Additional insured when contractually obligated
- Blanket waiver of subrogation
- Drive other car coverage for sole proprietors, executive officers or partners
- Lease gap coverage
- Towing coverage of up to \$100 for private passenger vehicles and light trucks per disablement

Trust in Arbella

As one of the leading writers of commercial auto business in Massachusetts, your needs are our first priority. That's why we offer a full array of insurance solutions for fleet and non-fleet businesses in Massachusetts, Rhode Island, New Hampshire and Connecticut. That's also why we were selected to be one of only six carriers to handle involuntary business in Massachusetts. When you combine our products and personal service with our prompt claim payments and thorough knowledge of the needs of New England business owners, you can see why more and more people choose Arbella.

Get the Coverage That's Right for You

Our goal is to provide the coverage that's perfect for you. Our Anchor endorsement gives you better coverage than a standard commercial automobile policy. If you need extra support, you should consider our Anchor Plus endorsement. Your Arbella independent agent is ready to answer questions about exclusions, eligibility and the endorsement that's best for you. Your agent can also tell you about the general liability, commercial property, workers' compensation and umbrella policies we offer to complement the auto insurance policy on your existing business.

We Have You Covered

No matter what type of business you own, Arbella tailors coverage to your unique needs. We underwrite your account based on the characteristics of your business, your drivers' loss history and your auto coverage needs. And with four Arbella pricing categories, you can feel good knowing that our coverage is competitive.

