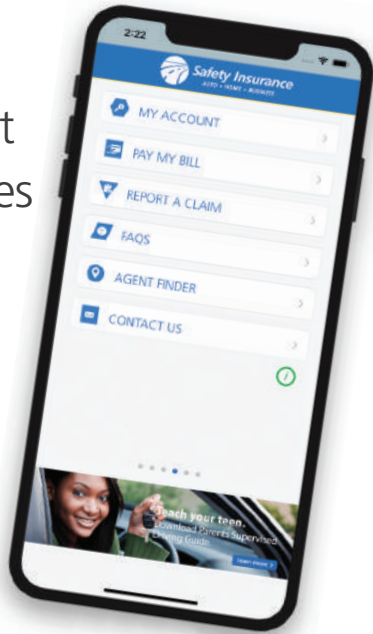


# Download the Safety Mobile App



Convenient app features include:



- Bill pay
- Report and track a claim
- Push message bill reminders
- FaceID enabled

Since 1980, Safety Insurance has partnered with Independent Agents to provide customers with the best possible insurance products and services at a competitive price.

Today, Safety is a leading provider of auto, home and business insurance in Massachusetts, New Hampshire and Maine.

Safety Insurance consistently maintains an "A" (Excellent) rating by A.M. Best Company, one of the nation's leading independent rating services.

To learn about Safety Insurance, visit [SafetyInsurance.com](http://SafetyInsurance.com)

For more details on Commercial Auto Insurance from Safety, contact your Independent Agent today.



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nhcommauto2022



We'll help you manage life's storms®

## New Hampshire Commercial Auto



Safety supports the Independent Agent system

cover photo by Zetong Li

## ENHANCER ENDORSEMENTS

### Safety Commercial Auto Enhancer

The Safety Commercial Auto Enhancer is a broad coverage endorsement for your Commercial Auto policy, featuring many frequently requested coverages, including important items such as:

- Broad Form Named Insured
- Hired Auto Physical Damage Coverage
- Personal Effects Coverage
- Notice and Knowledge of Occurrence
- Blanket Waiver of Subrogation
- Unintentional Failure to Disclose Hazards
- Employees as Insureds
- Employee Hired Autos
- Blanket Additional Insured
- Transportation Expenses
- Auto/Loan Lease Gap Coverage
- Customized Furnishings Coverage
- Electronic and Communication Equipment Coverage

### Safety Commercial Auto Enhancer Plus

The Safety Enhancer Plus includes all the coverages included in the Enhancer, with additional coverages, including:

- Drive Other Car Coverage for Sole Proprietors, Executive Officers or Partners
- Primary and Non-Contributory with Other Insurance – Blanket Additional Insured
- Supplemental Rental Reimbursement Coverage



photo by Brian Stalter

## COMMERCIAL AUTO PRICING

Safety offers multiple commercial auto pricing options. These options offer lower premiums to qualified customers based on the risk, vehicle type and safety history of your company.



### Drive Other Car Coverage

Drive Other Car coverage provides coverage for the personal use of a non-owned automobile by a named individual. If, for example, a company officer does not have their own personal auto policy, and drives a corporate car, this coverage will protect them when borrowing a neighbor's vehicle or renting a car while on vacation with their family.

### Non-Owned and Hired Auto

Non-Owned and Hired Auto liability covers bodily injury and property damage caused by a vehicle you hire (including rented or borrowed vehicles) or caused by your employees while using their own vehicles in the course of employment.



photo by Caleb Ruiter

## Why Businessowners Prefer Safety

- Safety offers multiple commercial auto pricing options. These options offer lower premiums to qualified customers based on the risk, vehicle type and safety history of your company
- Safety offers a credit if you have both Commercial Auto and Businessowners coverage through the same agent
- Go paperless and save up to 3% off your Commercial Auto policy with Safety's e-Customer Discount

## SAFETY BILLING OPTIONS

Ask your independent agent about our billing options:

- Pay in Full. No monthly bills or service fees
- Monthly installments. Annual premium may be in paid in 5, 10 or 12 installments (includes down payment)
- AutoPay Program - Premium payments are withdrawn automatically from your checking or savings account each month. No checks, no postage, no down payments and reduced installment billing charges
- Convenient billing options: Online & Mobile Bill Pay, by check, credit or debit card

## ADDITIONAL COVERAGE FOR EXTRA PROTECTION

For additional liability protection, you may qualify to purchase a separate Umbrella policy. With your Umbrella policy you will have excess liability coverage over and above normal policy limits that will allow you to safeguard the true value of your assets.