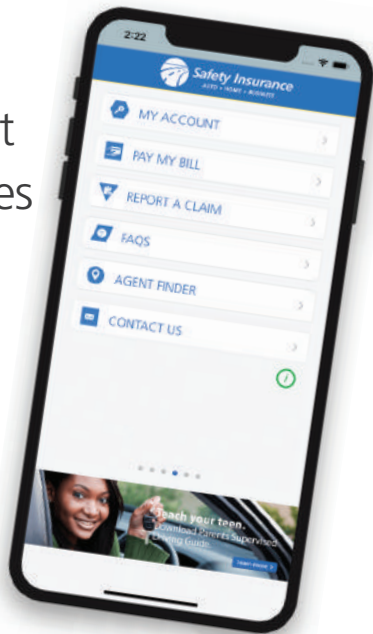


Download the Safety Mobile App



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

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



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Massachusetts Commercial Auto



cover photo by Roman Fox

Safety supports the Independent Agent system

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:

- Airbag Coverage
- Amended Fellow Employee Exclusion
- Auto Loan/Lease Gap Coverage
- Blanket Waiver of Subrogation
- Broad Form Named Insured
- Employee Hired Autos
- Employees as Insureds
- Hired Auto Physical Damage Coverage
- Unintentional Failure to Disclose Hazards
- Customized Furnishings Coverage

Safety Commercial Auto Enhancer Plus

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

- Drive Other Car Coverage for Sole Proprietors, Executive Officers or Partners
- Increased Limits on Hired Auto Physical Damage Coverage
- Primary and Non-Contributory with Other Insurance – Blanket Additional Insured
- Towing (for eligible vehicles)
- Supplemental Rental Reimbursement Coverage



MORE COVERAGE OPTIONS

Additional Insureds

Safety offers several endorsements to fit your needs for Additional Insureds, including:

- Primary and Non-Contributory with Other Insurance
- Lessor of Leased Equipment
- Lessor – Additional Insured and Loss Payee
- Municipalities
- Additional Insured - Massachusetts



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.



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 5% 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.