



Automobile

RPM Managing General Agency, Inc.
Broker Advisor

800.394.2767 Ext. 1064

Send completed ACORDS to info@rpmmga.com



Select Accounts Commercial Auto is the perfect solution for eligible customers looking to insure the vehicles critical to their business operations.

Liability coverage*

High liability limits up to \$1 million

Provides liability protection for damages caused by your insureds and their employees to others for bodily injury, property damage, and covered pollution costs and expenses that result from the ownership, repair, use or loading or unloading of an automobile.

Physical damage options*

Protects an owned vehicle against loss. Three coverage options are available:

1. Collision Coverage – Covers losses resulting from the collision of your insured's covered auto with another object or the overturn of the covered auto.

2. Broad coverage – Covers losses resulting from any cause of loss other than collision or overturn. Collision with an animal or bird is available under this coverage.

3. Specified causes of loss – Covers damage to your covered auto resulting from:

- Fire, lightning or explosion.
- Windstorm, hail, flood or earthquake.
- Theft.
- Vandalism and mischief.
- The sinking, burning, derailment or collision of a vehicle used to transport a covered auto.

Travelers offers a broader range of deductibles.

- Collision deductible up to \$25,000 option.
- Comprehensive deductible up to \$10,000 option.
- Specified causes of loss up to \$10,000 option.

Uninsured motorist and underinsured motorist coverage*

Provides uninsured motorist (UM)/underinsured motorist (UIM)/uninsured motorists property damage (UMPD) coverages as mandated by the state. Covers damages caused by drivers and vehicle owners who do not have liability insurance or not enough liability insurance.

Other auto features and benefits

- **Auto quote proposal** – this automated form saves you time and will standardize your auto quote proposals. The Microsoft Word document gives you the flexibility to tailor the quote to fit your client's needs.
- **IENetSM** – gives you the ability to rate, quote and issue business.

Claim services

- 24-hour claim reporting via the Internet, phone or fax.
- Toll-free claim reporting hotline: 800.238.6225.
- Claims handled promptly and professionally.

Monoline auto

- No supporting lines required.
- Ability to write multi-state exposures on one policy.**
- Quote and issue through **IENet**.
- Convenient direct billing with six pay options tailored to fit your client's needs.
- Written using the same underwriting and pricing strategies that are in place with your local field office today.

POPULAR OPTIONS FOR AUTOMOBILE***

MEDICAL PAYMENTS	Provides coverage for necessary medical services to an insured or passengers as a result of an auto accident, regardless of who is legally liable.
NO-FAULT	Provided where coverage is required by the state. This covers the drivers and passengers under your policy regardless of who is responsible for the accident. Coverage includes medical, hospital, work loss and other related expenses.
<i>The New and Improved Auto Coverage Plus Endorsement</i> ENDORSEMENT	<p>Provides 13 coverage enhancements in one endorsement. A few of the coverage enhancements are:</p> <p>Hired auto physical damage – Extends physical damage coverage to a hired auto that is a covered auto for liability coverage if the policy provides physical damage coverage for owned autos. The limit of coverage is \$50,000 subject to the highest physical damage deductible on the policy.</p> <p>Employee hired autos – Provided the policy includes liability and physical damage coverage for hired autos, adds the named insured's employees as insureds while operating an auto hired or rented under a contract or agreement in that employee's name with the named insured's permission while performing duties related to the business. Also makes hired auto physical damage coverage primary for such autos.</p> <p>Blanket additional insured – Reinforces that there is no need to specifically schedule certain persons or organizations as additional insureds where such is required in a written contract or agreement (except for a long-term leased vehicle).</p> <p>Auto loan lease gap – In the event of a total loss of a covered private passenger type auto for which physical damage coverage is provided by the policy, provides coverage for certain unpaid amounts due on the lease or loan of that auto, such as the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle and the actual cash value of the vehicle.</p> <p>***Exclusions and state exceptions apply.</p>

*Exclusions apply.

**Multi-state is not available in Hawaii and Mass.

***Exclusions and state exceptions apply.



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