

# The Colonial Group Commercial Auto



## Target Market

- Small Commercial Fleets  
-1 to 10 Vehicles
- Private Passenger Vehicles
- Light & Medium Trucks
- Service Vehicles (to & from jobs)
- Retail Vehicles (pick up & delivery)
- Commercial Vehicles (transporting property)
- Radius of Operations: Local to Intermediate  
-Up to 200 miles

## Features

- North Carolina Only
- Admitted Product  
-written with Capitol Insurance Companies
- Direct Bill
- Combined Single Limits up to \$1 Million  
-minimum: \$300k
- Additional Coverages Available:  
-Hired & Non-Owned Auto  
-Garagekeepers Legal Liability

## Capitol Premier Endorsement - \$50 per Vehicle

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>• Temporary or Substitute Vehicle Damage</li> <li>• Newly Acquired Vehicles (up to 90 days)</li> <li>• Replacement Vehicle Expense</li> <li>• Loan/Lease Gap Coverage</li> <li>• Towing</li> <li>• Increase Loss of Wages up to \$500 / Day</li> </ul> | <ul style="list-style-type: none"> <li>• Amended Deductible Provision<br/>-Only the highest applies when multiple coverages are involved</li> <li>• Glass Repair (waiver of deductible)</li> <li>• Waiver of Depreciation<br/>-Private Passenger Vehicles &lt;90 Days Old</li> <li>• Hired Auto Physical Damage</li> </ul> |
|---|--|

Ineligible:

- |               |                     |                                     |
|---------------|---------------------|-------------------------------------|
| -Auto Dealers | -Live Stock Hauling | -Food Delivery by Restaurants       |
| -Buses        | -Towing Operations  | -Public or Private Passenger Livery |
| -Daycare Vans | -For Hire Truckers  | -Non-Standard Auto Business         |

For more information:

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select 'Commercial' from menu  
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www.thecolonialgroup.com



# Capitol Business Auto

What types of risks are we writing?

- |                             |                           |                           |
|-----------------------------|---------------------------|---------------------------|
| Alarm System Contractor     | Glass Contractor          | Nonprofit                 |
| Animal Shelter              | Golf Instruction Center   | Office                    |
| Archaeologists              | Handyman                  | Office/Condo Associations |
| Auto/Farm Repair            | Hardware Store            | Painting Contractor       |
| Bakery/Deli                 | Home Health Care Services | Pawn Shop                 |
| Baseball Training           | Hotel/Motel               | Pest Control              |
| Bldg Erection Contractor    | Household Cleaning        | Private Investigators     |
| Campground                  | HVAC Contractor           | Property Manager          |
| Carpentry Contractor        | Insurance Investigators   | Recreation Club           |
| Casinos                     | IT Sales/Serviceing       | Resort/Campground         |
| CBRF                        | Janitorial Firm           | Restaurant                |
| Club                        | Jeweler                   | Roofing Contractor        |
| Concession Stand Trailer    | Kiosk                     | Safety Services           |
| Consultant                  | Landscaping               | Sales Organizations       |
| Daycare (No Van)            | Lessor's Risk             | Security Firm             |
| Disk Jockey Service         | Lodge                     | Storage Garage            |
| Driveway/Paving Contractors | Martial Arts Studio       | Tile Contractor           |
| Electrical Contractor       | Mfg of Vehicle Computers  | Trailer for Festival      |
| Excavating Contractor       | Mobile Auto Repair        | Tree Services             |
| Farm/Nursery                | Motion Pictures           | Tree/Stump Removal        |
| Fire Equipment Service      | Motorcycle Mechanic       | Video Game Entertainment  |
| Forklift Repair             | Mowing/Tree Trimmer       | Welding Contractor        |
| Furniture Store             | MRI Imaging               |                           |
| General Contractor          | Nannies/Tutors            |                           |