

Business Auto Program

Mercury proudly offers insurance protection specifically designed to address complex business auto exposures faced by business owners. Our extensive coverage options highlight why Mercury stands as a leading choice among businesses.

Eligible Industries

- Builder & General Trade Contractors
- Construction & Special Trades
- Farming & Ranching
- Finance, Insurance, Real Estate
- Food Services & Restaurants
- Landscaping
- Manufacturing
- Oil & Gas Well Services
- Retail Trade
- Services
- Wholesale Trade

**Some industries may have additional eligibility requirements.*

Eligibility by Business Class

Up to 20 power units

- Manufacturing and Wholesale Trade
  - Minimum 3 years in business and loss runs are required

Up to 50 units (includes trailers & mobile equipment)

- Any eligible Class of Business

Risks in the Food Truck Business Class

- New ventures are not eligible
- Risks with trailers or mobile equipment are not eligible
- 3 years loss runs required
  - 1-4 power units: up to one loss is eligible
  - 5 or more power units: up to two losses are eligible

**Some business classes may have additional eligibility requirements.*

Featured Optional Coverages

Blanket Additional Insured

Optional coverage which grants status to a person or organization that the Named Insured is required by contract to add as an Insured. This coverage is included in the Broadening Endorsement.

Blanket Waiver of Subrogation

Optional coverage which waives the right of recovery against a person or organization the Named Insured has waived its rights through a written contract. This coverage is included in the Broadening Endorsement.

Employer's Non-Ownership Liability

Provides coverage when the employee drives their own automobile to conduct business for the Named Insured.

- Provides excess Liability Coverage.
- Automobile use must be for incidental purposes only and usage must not exceed 30 days per year.
- Liability limit follows the Named Insured's Bodily Injury/Property Damage limit.

Hired Auto Liability

Provides coverage for vehicles the Named Insured rents or borrows.

- Applies to autos with a gross vehicle weight up to 45,000 pounds.
- Covers vehicles rented under an agreement for up to 30 days.
- Also, applies to vehicles borrowed for up to 30 days.
- Liability limit follows the Named Insured's Bodily Injury/Property Damage limit.

Hired Auto Physical Damage

Provides coverage for vehicles the Named Insured rents or borrows.

- Applies to autos with a gross vehicle weight up to 45,000 pounds.
- Covers vehicles rented under an agreement for up to 30 days.
- Also, applies to vehicles borrowed for up to 30 days.
- $100,000 maximum physical damage limit.
- $500 deductible applies.

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Medical Payments
Optional coverage for medical and funeral services incurred by an Insured due to bodily injury resulting from a covered accident.

Primary and Non-Contributory if Required by Contract
Optional coverage which designates one party's liability policy is primary before any other applicable policies and does not seek contribution from other policies that also claim to be primary. Only available in the Broadening Endorsement.

Rental Reimbursement Benefit
Optional coverage which provides reimbursement for rental vehicle costs incurred to temporarily replace an insured vehicle due to a covered loss.

Roadside Assistance
Optional coverage available on vehicles with Collision coverage.

Broadening Endorsement

Optional endorsement providing numerous coverage enhancements specifically designed for business auto owners. Click the link to view what is included here.

Additional Information

Underwriting Requirements
- 5 or more power units: Loss runs required.

Any Auto Coverage
Extends liability coverage to any auto used in the Named Insured's business.
- Coverage does not apply to any auto acquired prior to the current policy period.
- Extends to autos acquired during the current policy period, for the remainder of that period.
- All owned vehicles must be listed at the start of every policy period for coverage to apply.

Available Discounts

Anti-Theft
Discount applies to Comprehensive coverage for any vehicle, including a trailer, that is equipped with a tracking device.

Back-Up sensors
Discount applies for vehicles equipped with an audible alarm within the cab of the vehicle that sounds when the vehicle is about to hit something while backing.

Commercial Driver's License
Discount applies for drivers who have a valid Commercial Driver License for at least 2 years.

EFT Pay Plans
Discount applies for all policies paid using EFT.

Multi-Line
Discount applies if the Named Insured has a General Liability, Business Owner, or Commercial Property policy.

Telematics
Discount applies for vehicles equipped with a system that records information about driving habits.

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Ineligible Business Types, Risks, and Vehicles

Ineligible Business Types

- Amusement and recreational services, such as carnivals, circuses, and fairs
- Automobile dealers, new and used
- Automobile dismantlers, rebuilders, salvage, or wrecking operations
- Automobile rental, leasing companies or sub-leasing operations
- Bartender
- Blasting and demolition operations
- Building movers, including mobile and modular homes
- Cannabis or Marijuana delivery and related operations
- Child or adult care facilities
- Cleaner, Dry Cleaner, or Laundry
- Couriers and package delivery
- Debris removal for hire
- Deliveries sensitive to time including food, pharmaceuticals, etc. or that toss products from vehicles are not acceptable. Examples: parcel and package, residential/commercial delivery of pizza, newspapers, pharmaceuticals, liquor, home heating oil, film, mail, etc. (Bulk delivery of mail and newspapers and distributors of pharmaceuticals and liquor are acceptable)
- Door-to-door sales
- Driver training schools
- Emergency services: Ambulance, fire protection, hospital, law enforcement, etc.
- Garbage, scrap, metal, or coal hauling
- General Contractor: Commercial, Residential, and General Contractors Roads/Highways
- Glass and Glazing Work
- Government entities
- Hauling for hire
- Health care providers that transport their clients for any reason, in-home nursing (RN, LVN), physical therapy, those that visit the elderly and infirm to provide in-home care/assistance are acceptable.
- Heavy equipment hauling/oversized loads
- Hot shot services
- Iron and steel construction
- Land Excavation Work
- Livery (buses, taxis, limos, party buses, etc.), defined as the delivery of person(s) for compensation or a fee. Any transportation of persons in exchange for any form of compensation or a fee, or in the course of, or in connection with, any business, professional, or occupational activities of a person insured under this policy, even if occasional or incidental, is unacceptable.
- Livestock hauling operations
- Logging, sawmill, and planning mill operations
- Mail or newspaper delivery including rural routes
- Mason, Stone, Asphalt, Concrete, or Cement
- Moving companies
- Nursing, rest homes, rehabilitation, and convalescent facilities
- Oil or gas related operations involving drilling and “over-the-hole” work (Concrete pumpers and gaugers are acceptable, and welders are acceptable with GL coverage)
- Operations involving mix-in-transit
- Operations involving work in another state for more than 90 days per year
- Pipe hauling
- Race track
- Religious and political organizations
- Saltwater hauling
- Sand, gravel, dirt, aggregate, or similar heavy hauling
- Schools, including private, public, and reform
- Street, road and highway construction or maintenance
- Tour operators (jeep tours, sightseeing tours, etc.)
- Towing, wrecker, and roadside assistance operations
- Transportation of hazardous materials such as explosives, flammables, or chemicals (other than for pool or pest control services)
- Transportation of contracted workers including agricultural
- Transportation of prisoners
- Traveling exhibitions
- Trucking
- Welder

Ineligible Risks

- Dump truck only policies
- Fleet policies with:
  - 5 - 9 power units with more than four losses regardless of fault during the last three years
  - 10 - 19 power units with more than five losses regardless of fault during the last three years
  - 20 or more power units with more than six losses regardless of fault during the last three years
- Hired and Non-Owned Auto only policies
- Non-fleet policies with more than three losses regardless of fault during the last three years
- Physical Damage only policies
- Premium financed policies
- Renewals: Policies will be non-renewed for the following reasons:
  - Non-Fleet policies with a loss ratio in excess of 80% and have two or more paid losses in the last three years
  - Policies with 1 - 9 power units and two or more losses where the driver was not listed on the policy
  - Policies with 5 or more power units and a loss ratio in excess of 80% with three or more paid losses in the past three years
  - Policies with 10 or more power units that have three or more losses with an unlisted driver are subject to non-renewal
- Risks with a combination of objective, non-discriminatory, adverse underwriting factors that relate to the risk of loss
- Trailer-only policies

Ineligible Vehicles

- Amusement and recreation vehicles and devices used in carnivals, circuses, and fairs
- Antique autos, classic cars, and kit cars with Physical Damage
- Armored vehicles
- A.T.V. type vehicles and dune buggies
- Autos requiring physical damage coverage if value is in excess of $250,000.
- Autos requiring physical damage coverage that have non-factory equipment with a total value in excess of $100,000
- Building moving trucks, including those that move modular and mobile homes
- Buses
- Concrete trucks mix in transit
- Emergency Vehicles
- Escort and pilot vehicles
- Exotic and limited production vehicles
- Garbage, roll off trucks, and scrap metal hauling vehicles
- Golf carts
- High performance and sport vehicles
- Horse trailers with over 4 stalls
- Ice cream trucks
- Livestock trailers with over 8 stalls
- Medical vehicles to transport patients, including paratransit, and wheelchair buses
- Military vehicles
- Mobile equipment, such as power shovels, cranes, rollers, forklifts or farm equipment
- Mobile office
- Motorhomes
- Tank trucks and trailers with GVW greater than 33,000 lbs.
- Tow trucks and car carriers
- Vehicles and trailers open to the public (bookmobiles, bloodmobiles, party buses, voting booths, etc.)
- Vehicles designed for off-road use or with less than 4 wheels
- Vehicles in unsafe condition
- Vehicles used as a living or working facility for more than 30 days per year, including travel trailers, motorhomes, or other recreation vehicles
- Vehicles used for Transportation Network Companies or On Demand delivery
- Vehicles used to haul hazardous or explosive materials, including vehicles requiring a placard
- Vehicles with a principal out of state garaging location or vehicles garaged out of state for more than 90 days
- Vehicles with booms or buckets (including cherry pickers) unless full extension is less than 60 ft
- Vehicles with crawler treads
- Well drillers

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