MERCURY INSURANCE

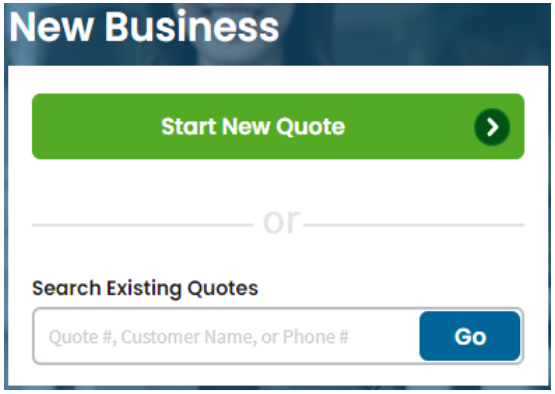
California Business Auto – Highlight Sheet

How to Get Started

From www.MercuryFirst.com, click **Launch** to access AgentCenter.

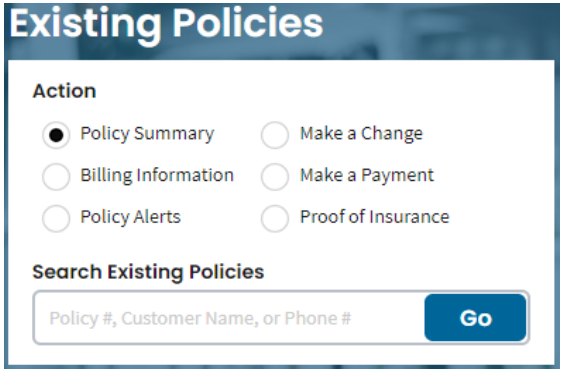
New Business:

- Start a New Quote or Search for an Existing Quote



Existing Policies:

- Use the Search box, and select the Action category you need



Highlights

Better Pricing!

Enhanced Discounts:

- EFT Pay Plans
- Multi-Line- General Liability/BOP (w/any carrier)
- Continuous Prior Insurance
- Commercial Driver's License
- Back up sensors
- Telematics

Featured Optional Coverages!

- Broadening Endorsement
- Employer's Non-Ownership Liability
- Hired Auto Liability
- Hired Auto Physical Damage

Ease of Use!

- Quote with Any Auto
- Easy to quote multiple deductible options
- Multiple Quote Versions with Comparison Tool
- Full Quote Proposal
- Enhanced Pay Plan Options
- Electronic Signature
- Online Endorsement Quote and Processing
- Immediate Dec & ID Card access

Helpful Hints

- Maximum 50 units (includes trailers and mobile equipment)
  - 1-4 power units: Credit required
  - 5-9 power units: Credit and Loss Runs required
  - 10+ power units: Loss Runs required. Credit NOT required
- Vehicles: Enter the VIN and additional equipment value for **all** vehicles in Quote to obtain most accurate pricing
- List **all** drivers to obtain proper rate:
  - *Add all driver accidents & violations (on and off the job)* to the Driver Incidents on the Driver Screen AND the Loss Activity Screen, or for a faster method, incidents for multiple drivers can be added right from the Driver Summary Screen
  - MVRs are run once quote is completed when moving to Application

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Broadening Endorsement

The coverages listed in this section are included based on the number of power units:

Power Units	Charge
1 – 4	= $130
5 – 9	= $245
10 or more	= $340

- Accidental Airbag deployment
- Additional Transportation Expense (up to $50/day ($1000 max) due to theft of a covered auto)
- Amended Duty in the Event of Accident, Claim, Suit or Loss (delayed notice)
- Bodily Injury Redefined to Include Resultant Mental Anguish Coverage
- Chains, Tarps, and Binders Coverage
- Devices Designed for Use with Audio, Visual, or Data Electronic Equipment – Provides up to $200 for loss to tapes, records, discs or other similar audio, visual data electronic equipment as a result of a total theft of a covered auto
- Employees As Insureds
- Glass Repair Deductible Waiver
- Loss of Use Expenses - Provides up to $20 per day, to a maximum of up to $600 for loss of use due to a loss or accident to an auto covered by Hired Auto Physical Damage
- Newly Acquired or Formed Entity (Broad Form Named Insured)
- Personal Effects - Provides up to $500 for personal effects in the event of a covered total theft
- Physical Damage Deductible-Vehicle Tracking System
- Primary & Non-Contributory if required by contract
- Supplementary Bail Bonds (up to $3,000) and Loss of Earnings (up to $500 per day)
- Two or More Deductibles as One (for multiple policies)
- Unintentional Error, Omission, or Failure to Disclose Hazards

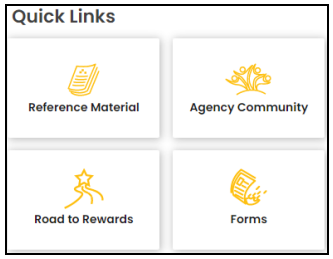
Any Auto Liability

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.

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CommercialAuto@mercuryinsurance.com