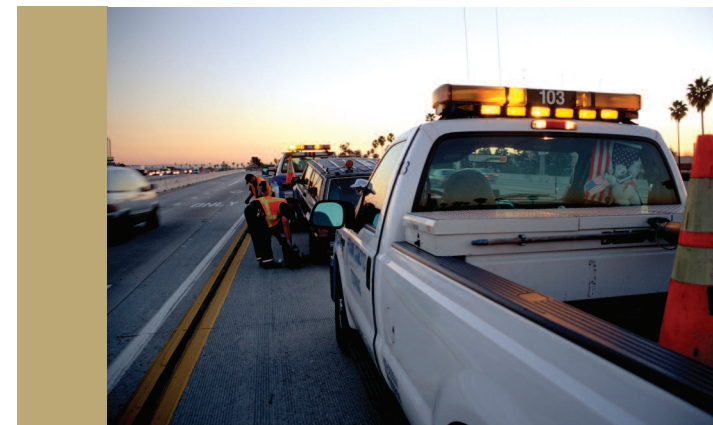




Arbella Insurance Group, headquartered in Quincy, Massachusetts, is a customer-focused regional group of property and casualty companies providing personal and commercial property and casualty insurance throughout Massachusetts, Connecticut, and Rhode Island. Established in 1988, Arbella has a reputation for exceptional service built upon a foundation of financial strength and knowledgeable local employees. Arbella writes more than \$650 million in annual written premium and has over \$1 billion in assets.

*[www.Arbella.com](http://www.Arbella.com)*

Arbella Insurance Group is comprised of insurers doing business in the states of Connecticut, Massachusetts, and Rhode Island. These materials are not intended to constitute an advertisement, solicitation or offer for sale in any jurisdiction where our companies are not licensed to do business. These marketing materials do not provide a complete description of all coverages, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time. Anyone interested in our products should seek more information from one of our professional Agents. Our Agents can review your particular circumstances and explain the details of any coverages for which you may be eligible. Issuance of coverage is subject to underwriting.



**COMMERCIAL  
AUTO INSURANCE**

## Trust in Arbella

We are one of the leading writers of commercial auto business in Massachusetts, with a full array of insurance solutions for fleet and non-fleet business in both Massachusetts and Rhode Island, as well as one of six servicing carriers assigned to represent ceded business in Massachusetts.

Our array of business insurance services combined with our history of growth assures a level of stability you can rely on. With the right policy coverage, you'll find that our professional claims and loss control departments promptly assist you, and effectively investigate any problems.

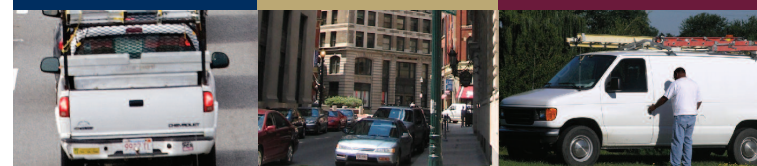
## Get The Coverage That's Right for You

Many smaller businesses will be satisfied with our Anchor endorsement, while larger companies may require the extra support of our Anchor Plus Endorsement. Both provide you with more coverage for a small fee. Please speak with your Arbella independent agent for more information regarding details, exclusions and eligibility for our Anchor and Anchor Plus endorsements and all your other business insurance needs.

## We Have You Covered

Arbella offers commercial auto insurance to many types of businesses. We underwrite your account based on the characteristics of your business, your drivers' loss history and your auto coverage needs. With four pricing categories, we are sure to competitively price your policy.

We also provide general liability, commercial property, workers' compensation, and umbrella policies to go hand in hand with your business auto insurance policy.



# Offering Your Commercial Automobile Extra Protection

Your standard auto policy may cover accidents and damages due to theft and vandalism, but what happens if you don't have an accident and your airbag goes off due to a mechanical mishap, or you need more rental coverage than what your standard business auto policy provides you? How about lost wages that may result from your spending the time it takes you to assist us on your claim?

Arbella has answered these questions and many more by providing a choice of two optional endorsements: The Anchor endorsement and Anchor Plus endorsement. Each provides additional protection in areas that your standard policy does not cover. They give you the comfort of knowing that we have you covered in a number of situations that may occur more often than you think.

### Anchor Endorsement

You can add our Anchor endorsement to your qualifying Arbella commercial automobile policies for an annual \$50 charge. The Anchor endorsement offers the following extra protection:

- \$350 per day for wages lost while assisting our claims technicians on your claim.
- \$400 to cover for clothes and personal effects lost in a total theft of your vehicle
- The cost of returning your stolen commercial automobile
- The cost of resetting airbags that accidentally discharges due to mechanical failure
- Excess coverage for employees using their personal auto for business
- Extended notice of cancellation to 60 days
- \$3,000 for required bail bond that may be required because of an accident

In addition to the listed coverages, the Anchor endorsement broadens both the policy definitions of bodily injury, and the category of individuals that are covered under your policy. We also include coverage for organizations you start or acquire, and minimize your duties if you have a loss.

### Anchor Plus Endorsement

For even greater protection, consider our Anchor Plus endorsement. Anchor Plus is particularly attractive for companies that have many employees who are often on the road. For a flat fee of \$250 a year, you will receive all the benefits of the Anchor endorsement along with the following:

- \$75,000 is extended to leased, rented hired or borrowed autos if physical damage coverage is provided, including rental reimbursement to covered autos
- \$65 per day for a period of 30 days or less (up to a maximum of \$975) for additional rental car or transportation expenses when there is a covered loss to your vehicle
- \$1,500 of coverage to permanently installed communication equipment
- \$500 (without application of a deductible) to damaged customized furnishings
- Worldwide liability coverage for vehicles you hire, rent, lease or borrow
- Payment for a rental company's loss of a vehicle's use because of an accident