



Employee Auto Coverage

Employee Auto Coverage is auto insurance purchased by a commercial policyholder providing primary auto liability and optional physical damage for employees while driving their personal vehicles on company time. Currently, we are offering this product to healthcare, insurance agents or non-profit organizations (e.g., adult living facility, home healthcare, hospital).

Benefits of Employee Auto Coverage include:

BETTER PROTECTION FOR STAFF

- Addresses potential coverage gap between employee's personal auto policy and employer's commercial lines non-owned auto coverage.

IMPROVED RISK PROFILE FOR THE INSURED ORGANIZATION

- Knowing risk is mitigated with selected coverages and limits provides comfort to the employer.

STREAMLINED, CONSISTENT MANAGEMENT OF EMPLOYEE VEHICLE OPERATION

- Employer experiences reduced administrative costs and stress of monitoring adherence to insurance requirements.

RECRUITING AND RETENTION TOOL

- Employee is not required to purchase additional personal auto insurance limits to satisfy the employer's requirements.
- Employee does not need to classify a personal vehicle as "business use," which may be considered a less desirable risk by their insurer.
- Employees have peace of mind knowing their employer will cover accidents occurring on the job.

Fundamental Underwriters is currently offering Employee Auto Coverage in the following states: AL, AR, AZ, CA, CO, DE, GA, IA, ID, IL, IN, LA, MI, MO, MS, MT, ND, NE, NJ, OH, OK, OR, PA, SD, TN, TX, UT, VA, WA, WI and WV.

Interested in learning more?

Contact us at EmployeeAutoCoverage@FundamentalUW.com or call 866-221-0095 to discover how Employee Auto Coverage can benefit your clients, as well as help strengthen your workers' compensation quote.

866-221-0095
FUNDAMENTALUW.COM



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