

## COMMERCIAL FLEET/AUTO

### GLOBAL SPECIALTY LINES

RSA Canada's team for large commercial clients that adhere to a risk-managed approach to their business

[rsabroker.ca](http://rsabroker.ca)

#### THE RSA ADVANTAGE

**Relationship-driven. Experienced. The RSA Advantage represents how, together, we win.**

- We offer the deep technical expertise of our specialized, local underwriters and risk services for fleet, with a customized approach to service for every risk and level of complexity
- In partnership with brokers and clients, RSA creates customized, responsive claims programs that address specific needs, emphasizing long-term relationship management
- We work with our broker partners, as well as with clients' risk managers (and other client experts), to ensure the best risk management and claims processes
- Our customized package solutions are tailored to all industry segments
- We offer multi-province fleet and garage options
- The seasoned experts on our claims team provide 24/7 claims reporting, promptness and timely settlements
- We insure US exposure on select fleet/garage options
- Through our superior risk control services, we assist with implementing formal safety programs

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**RSA provides flexible fleet/automobile protection for your clients, including complete coverage for small, medium, large and national businesses.**

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## Helping drive your business forward

RSA understands the reliance on automobiles and fleets in today's business world—and the importance of having appropriate coverage when needed. That's why we offer a competitive product that can be tailored to the unique risks of your clients' commercial auto or fleet vehicles.

Our team of dedicated underwriters have the local expertise to provide solutions for various exposures across Canada. Coupled with our risk control services, we can assist your clients with their implementation of formal safety programs to help mitigate risks.

RSA Canada maintains an A rating from Standard & Poor's, the world's leading provider of credit ratings, and is supported by the financial strength and stability of RSA Insurance Group plc.

### PRODUCT FEATURES AND BENEFITS

- Coverage for fleets of five or more commercial units
- Coverage for Individually Rated Commercial Auto (small businesses with up to four automobiles)
- Monoline auto fleet accounts
- Multi-line customers
- Multi-province

### TARGET SECTOR

#### A strategic focus on where we win:

- General contractors
- Concrete forming contractors
- Sand and gravel
- Heavy equipment
- Road construction
- Incidental fuel haulage
- Private buses (employees/hotels)
- Short-haul delivery fleets
- Public utilities
- Commercial driver training
- Wholesale delivery
- Sales representative vehicles

### LONG-HAUL CRITERIA\*

- Hauling owned goods—radius does not exceed 500 miles (Canada only)
- Hauling for others—radius does not exceed 250 miles (Canada only)
- Hauling owned goods in the US—radius does not exceed 180 miles
- Number of tractors does not exceed 25% of operation

*\*RSA's short- and long-haul criteria vary by region. Speak with your local underwriter for details.*

### RSA COMMERCIAL AUTO PORTAL

RSA's driver safety management package can help your clients start, maintain or strengthen a driver safety program, at no additional cost. This package can be accessed free online at [RSACommercialAuto.ca](https://www.rsacommercialauto.ca), and includes tools and tips on how to manage small business vehicles and commercial fleets. We encourage you to share this resource with your small and mid-sized commercial clients.

### CONTACT

For more information, contact your local underwriter or contact our **Specialty Team**.