

[Commercial Insurance](#) / [Commercial automobile](#)

Commercial auto



Aviva is one of the largest providers of commercial automobile insurance in Canada. We offer a wide range of coverages to meet your business's auto insurance needs – for one or more automobiles used in your business. We also provide flexible, comprehensive protection for small or medium local fleets and large, national fleets, as well as garage-type operations and “individually rated commercial automobiles” (IRCA).

In addition, working with your independent insurance broker, our Commercial Auto insurance professionals can lend their in-depth expertise to help you identify and manage risks common in businesses using cars and trucks for a variety of commercial purposes.

For fleets

Aviva provides comprehensive, cost-effective insurance programs for owners or managers of fleets consisting of five or more automobiles, whether they are used for commercial, business, or public transportation purposes.

For garages, dealerships and more

Businesses that need what's generally referred to as “garage insurance” include new and used automobile dealerships, repair garages, body shops, specialty shops, service stations, gas bars, car washes, and parking garages or lots. In other words, if your business has customers' automobiles in your care and control, you are a candidate for garage insurance. It protects you against loss or damage to any person or property of others as a result of negligence, through the use or operation of any automobile you own or a customer's automobile.

Individually Rated Commercial Automobiles (IRCA)

IRCAs are non-fleet automobiles used for commercial/business purposes rather than personal use. They are rated based on the vehicle's own driving record, claims history, coverage, limits, and deductibles.