# Commercial Auto Insurance

## Is your business vehicle properly protected?

Whether you drive a pickup truck to job sites, deliver products or have employees using vehicles for work, the right auto insurance can help protect your business when the unexpected happens.

A personal auto policy may not cover every type of business use. Commercial auto insurance is designed for the risks that come with operating vehicles as part of a business.

### What does commercial auto insurance cover?

Depending on the policy and coverage selected, commercial auto insurance may include liability protection for injuries or property damage you cause, collision and comprehensive coverage for your vehicle, and uninsured or underinsured motorist protection. Other coverages may be available based on your business and the vehicles you use.

### When should you consider commercial auto insurance?

- Your vehicle is owned or registered by a business.
- You use a truck, van or car to transport tools, equipment, supplies or merchandise.
- You make deliveries or transport passengers for a fee.
- Employees drive company vehicles, or several drivers regularly use the same vehicle.
- You tow trailers or use vehicles with special equipment for business activities.
- You or your employees use personal or rented vehicles for company business.

Business use does not automatically mean every vehicle needs the same policy. For example, occasional trips to meet clients may be handled differently from regular deliveries or hauling equipment. The right choice depends on how the vehicle is used, who owns it and the terms of the insurer's policy.

### What about employee-owned or rented vehicles?

If an employee drives a personal vehicle for work, or your company rents or borrows a vehicle, your business may face liability even though it does not own the vehicle. Hired and non-owned auto liability coverage can help address that exposure. It generally does not pay to repair an employee's personal car, so it is important to understand exactly what is—and is not—covered.

### Don't leave a coverage gap

The biggest mistake is assuming a personal auto policy will cover every business-related accident. Some personal policies allow limited business use, while others restrict certain activities, vehicle types or drivers. Discovering an exclusion after an accident can be costly.

**Our advice:** Tell your insurance agent how each vehicle is actually used, who drives it, what it carries and whether it is owned personally or by the business. A quick coverage review can help you avoid unpleasant surprises.

## Let’s make sure your business is protected

At Dennis A. McCurdy Insurance Agency, we help business owners review their vehicle exposures and explore coverage that fits their operations. Contact us for a commercial auto insurance review or quote.

*Coverage availability, limits, exclusions and requirements vary by insurer, policy and use. This article is general information, not a guarantee of coverage.*