

WHICH POLICY IS RIGHT FOR YOUR BUSINESS?

**COMMERCIAL
AUTO**

OR

**PERSONAL
AUTO**

Whether you're a business owner who depends on one vehicle—or a garage full—for your business, ask your agent if your insurance policy provides the protection you need. A commercial policy may be the solution and can be customized to fit your specific business needs, no matter how big or small.

Here are some questions to ask your agent:

HOW DOES MY INSURANCE COMPANY DEFINE “COMMERCIAL USE?”

Some insurers define it as transporting goods for compensation or a fee. But, because the definition of “commercial use” varies by company, your agent is the best resource for this answer. Your agent can tell you whether your insurer requires a commercial policy for businesses like these:

- / pizza and newspaper delivery*
- / real estate*
- / catering*
- / door-to-door consulting services*
- / landscaping or snowplowing services*
- / day care or church van services*

WHAT KIND OF LIABILITY LIMITS DO I NEED?

As a business owner, you may want higher liability limits to meet contractual needs or just to better protect the business you've built. In general, a commercial auto policy can offer higher liability limits than a personal auto policy.

DOES MY PERSONAL POLICY COVER ME FOR ISSUES SPECIFIC TO MY BUSINESS?

For example, if a trailer damages another vehicle while on a job, a personal liability policy may not cover the repairs. A commercial policy usually will.

I HAVE EMPLOYEES THAT DRIVE MY VEHICLES. DOES MY POLICY COVER THAT?

In general, if other people drive your vehicles for work, you need a commercial auto policy.

DO THE PASSENGERS OR CONTENTS IN MY VEHICLE MATTER?

Yes. Vehicles used for picking up or dropping off people or goods, or hauling tools or equipment, probably need a commercial policy.

WHAT ABOUT CERTIFICATIONS OR FILINGS?

Documentation requirements—like certificates of insurance or filings for trucking—are generally good indicators that a commercial policy is needed.

**OLAN GROUP
LESTER HUNTER
214-810-5601
www.olanbiz.com**

Call Lester Hunter to select a policy that protects the business you've built—at a cost you can afford.

PROGRESSIVE
COMMERCIAL