

## Personal or Business Auto Coverage: A Checklist

Personal auto insurance policies typically exclude many business uses. A commercial policy may be necessary if you use your vehicle for business purposes other than commuting to work. Use this checklist to help determine which type of policy fits your needs:

### Section 1. How do you use your vehicle?

Yes	No	
<input type="checkbox"/>	<input type="checkbox"/>	I use my vehicle for personal and business purposes.
<input type="checkbox"/>	<input type="checkbox"/>	I have a vehicle that I use solely or primarily for business purposes.
<input type="checkbox"/>	<input type="checkbox"/>	Family members occasionally use my business vehicle for personal needs.

If your vehicle is used for both personal and business purposes, a personal policy that covers occasional business use may meet your needs. Be sure to designate that the vehicle is used for business on your personal policy. If this designation is not made and you have an accident on the way to a work event, your coverage may not apply. If you use your vehicle solely or primarily for business purposes, you may want to consider a commercial auto policy that provides protection for work-related uses.

### Section 2. What work tasks do you do in your vehicle?

Yes	No	
<input type="checkbox"/>	<input type="checkbox"/>	I transport goods or people for a fee.
<input type="checkbox"/>	<input type="checkbox"/>	I travel to remote work locations.
<input type="checkbox"/>	<input type="checkbox"/>	I travel between work locations.
<input type="checkbox"/>	<input type="checkbox"/>	I make deliveries.
<input type="checkbox"/>	<input type="checkbox"/>	I haul tools or equipment to conduct my business.
<input type="checkbox"/>	<input type="checkbox"/>	I visit client locations.
<input type="checkbox"/>	<input type="checkbox"/>	I transport employees or clients.

If you use your vehicle for some or all of the purposes listed above, commercial auto insurance protection may be in order. A commercial policy covers a range of business uses that carry greater potential risk. If you don't have this, your personal auto policy provider may deny coverage for work-related incidents and could even cancel your policy.

Commercial auto policies can be tailored to your company's specific driving habits. Talk to your insurer about how you use your vehicles to see that your particular business needs are covered.

### Section 3. Do your employees use a company vehicle?

Yes	No	
<input type="checkbox"/>	<input type="checkbox"/>	An employee transports goods or people for a fee.
<input type="checkbox"/>	<input type="checkbox"/>	An employee travels to remote work locations.
<input type="checkbox"/>	<input type="checkbox"/>	An employee travels between work locations.
<input type="checkbox"/>	<input type="checkbox"/>	An employee makes deliveries.
<input type="checkbox"/>	<input type="checkbox"/>	An employee hauls tools or equipment needed to conduct business.

<input type="checkbox"/>	<input type="checkbox"/>	An employee visits client locations.
<input type="checkbox"/>	<input type="checkbox"/>	An employee transports employees or clients.
<input type="checkbox"/>	<input type="checkbox"/>	An employee carries out ongoing, permanent job responsibilities that require driving.

If you have employees who use a company vehicle for the reasons above, you may need a commercial auto policy to ensure that your employees and your business are protected. Employees who travel regularly as part of their jobs are exposed to greater risk of accidents and vehicle damage. Commercial coverage can provide an extra layer of protection.

#### Section 4. Do employees use their own vehicles for work purposes?

Yes	No	
<input type="checkbox"/>	<input type="checkbox"/>	An employee transports goods or people for a fee.
<input type="checkbox"/>	<input type="checkbox"/>	An employee travels to remote work locations.
<input type="checkbox"/>	<input type="checkbox"/>	An employee travels between work locations.
<input type="checkbox"/>	<input type="checkbox"/>	An employee makes deliveries.
<input type="checkbox"/>	<input type="checkbox"/>	An employee hauls tools or equipment needed to conduct business.
<input type="checkbox"/>	<input type="checkbox"/>	An employee visits client locations.
<input type="checkbox"/>	<input type="checkbox"/>	An employee transports employees or clients.
<input type="checkbox"/>	<input type="checkbox"/>	An employee carries out ongoing, permanent job responsibilities that require driving.

Your employees' own personal policies may provide protection when they use their vehicles for business purposes infrequently, such as for client visits or to attend conferences. If they use their own vehicles for work on a regular basis or for some of the purposes mentioned above, their personal policies may not cover work-related accidents and damage.

Using a personal vehicle for higher-risk activities may nullify their personal coverage, making it important for you to provide commercial coverage. Talk to your insurer to see what is best for your business.

#### Section 5. How might an accident affect your company financially?

Yes	No	
<input type="checkbox"/>	<input type="checkbox"/>	Could you continue to serve your customers effectively if your vehicle were out of commission because of an accident?
<input type="checkbox"/>	<input type="checkbox"/>	At your current level of coverage, would your company have enough funds to pay for deductibles, repairs and/or vehicle replacement?
<input type="checkbox"/>	<input type="checkbox"/>	Does your current policy provide adequate coverage for medical bills that might result from an accident?
<input type="checkbox"/>	<input type="checkbox"/>	Do you have adequate coverage for potential accident-related legal expenses?
<input type="checkbox"/>	<input type="checkbox"/>	Does your policy include rental reimbursement?
<input type="checkbox"/>	<input type="checkbox"/>	Could your company absorb post-accident premium increases?