

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.

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**Call Wendy Adams to select a policy that protects the business you've built—at a cost you can afford.**

**PROGRESSIVE**  
COMMERCIAL