

Your Financial Future

Get The Right Insurance For Your Trucks

(NAPSA)—If you use your car or truck to run your small business, commercial vehicle insurance can protect your business. Commercial auto insurance group Progressive offers a few questions you can ask a local agent to get started building a policy.

1. How much insurance do I need?

If you need a commercial policy, take the time to understand available coverages, limits and deductibles. Your state likely requires you to carry higher liability limits than what a personal insurance policy offers. And in some cases, your clients might require you to carry minimum liability limits. Find out which—if any—requirements apply to your business.

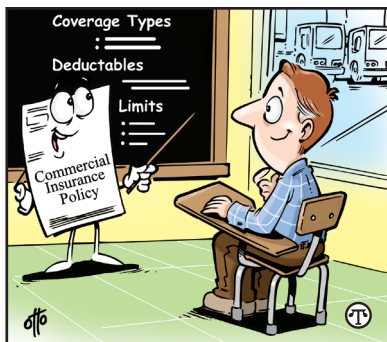
2. How can I save money in the off-season while still protecting my vehicles?

If you're a landscaper or snowplow driver, consider switching to comprehensive-only coverage instead of canceling your policy in the off-season. This coverage protects your vehicles against incidents such as vandalism or hail that can happen when they're sitting for long periods during the off-season.

If you do decide to cancel your liability insurance, check with the Department of Motor Vehicles first. There may be some additional steps you need to take to comply with the insurance laws in your state.

3. How fast will my insurance company get me back on the road if I file a claim?

Look for a company that re-



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solves claims quickly. The faster it takes care of your claim, the faster you can get back to work. On average, Progressive resolves claims within a week.

Also, ask if your insurance will cover a rental vehicle or provide downtime payments.

That way, if your truck's out of commission, your business will stay profitable.

4. What else can I do to save money on insurance?

Your vehicle insurance could be as much as 40 percent of your total operating budget. Ask whether you qualify for additional discounts. Progressive offers several, such as an experienced business-owner discount and a discount if you have a general liability or business owner's policy. You could also save by increasing your deductible or paying your premium in full.

For more information or to find a local agent, visit the website at www.progressivecommercial.com.