

# Insurance News

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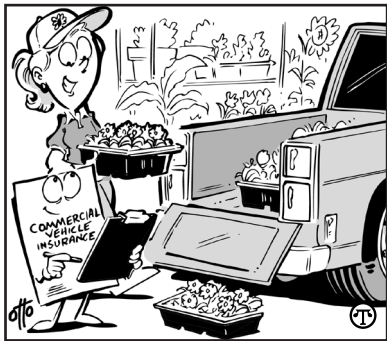
## Be Confident Knowing You Have The Right Insurance Policy

(NAPSA)—If you've become a real estate agent, picked up a second job delivering flowers on the weekend or started a landscaping company, you might need commercial vehicle insurance.

To help, No. 1 truck insurer Progressive offers a few simple steps you can follow to be confident you have the protection you need at a price you can afford.

First, find out your insurance company's guidelines, since insurers define "commercial use" differently. To be confident in knowing that you have the right coverage, call your agent or insurance company and describe how you use your vehicle. You can also visit [www.progressivecommercial.com](http://www.progressivecommercial.com) and click on "Commercial vs. Personal Auto Insurance" for a quick five-question quiz that can help you decide if you need commercial vehicle insurance.

If you need a commercial policy, take the time to understand the coverages, limits and deductibles. A commercial policy may be more expensive than your personal auto policy, but there are ways to control your costs. Consider raising the deductibles on the policy—



**If you use your car or truck for work—delivering flowers, landscaping, selling real estate—you may need commercial vehicle insurance.**

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these are the amounts that you will pay out of pocket if you have a claim. If your business can afford to pay more out of pocket, you can raise your deductible amounts and save money on your premium.

Finally, ask about available payment plan options and any applicable discounts. Both are easy ways to help manage your insurance bill.

For more information, visit [www.progressivecommercial.com](http://www.progressivecommercial.com).