

# HOBBY news & notes

## Turned Your Hobby Into A Business? Check Your Insurance

(NAPSA)—By simply adding a snowplow, you transformed your pickup into a source of extra winter income. Your side business baking cakes has grown and you now pay someone to deliver your tasty treats.

Congratulations! But remember that starting a new business means a whole new set of rules when it comes to insurance.

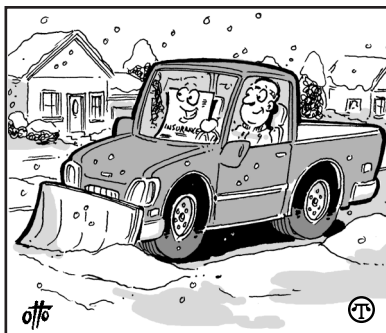
People who haven't been in business for long might not be aware that vehicles used for business require different insurance.

An independent insurance agent can help you understand the unique needs of your business and put together a package that offers the best protection.

When should someone consider a commercial auto policy? Generally speaking, when a vehicle is:

- used for business and owned by a corporation or partnership
- driven by employees
- used to haul tools or other equipment weighing more than 500 pounds
- used to deliver things like pizza or newspapers; or
- heavy enough to require state or federal filings.

Don't get into an accident only to discover that your claim won't be



covered because it happened while you were clearing snow from your neighbor's driveway, and you didn't have the right coverage.

Commercial auto policies generally provide a higher level of liability limits. Let's face it—larger vehicles cause more damage.

Time is money. Your local independent agent can find tailored coverages to meet your needs. Specialized claims reps can get your business vehicle back in service as quickly as possible.

A local, independent insurance agent can help you better understand business needs and put together a package that meets your needs. Find an agent at [www.progressiveagent.com](http://www.progressiveagent.com).

To learn more about protecting your business vehicles, visit [www.progressivecommercial.com](http://www.progressivecommercial.com).