

# Small Business News & Notes

## Ask The Right Questions And Minimize Frustration

(NAPSA)—Bob, the owner of a small flower shop, answers the phone prepared to take an order. Instead, he learns his only delivery van was involved in an accident. Questions flood his mind. Is anyone hurt? Is the van damaged? How will I make my deliveries?

Without commercial auto insurance, a business like Bob's could take a big hit when a crash happens. Standard auto insurance doesn't always offer the protection most businesses need.

Ask these questions today to avoid insurance headaches tomorrow:

- **Do you use your personal vehicle for business?** This includes services that you might not think qualify. Pizza and newspaper delivery, catering, door-to-door consulting, and day care/church retreat van service are good examples of uses that are often excluded from personal policies.

- **How high are your liability limits?** Commercial auto policies offer higher liability limits than personal auto policies. Larger vehicles, such as delivery vans, can



cause more damage than passenger cars.

- **Are you covered in day-to-day business situations?** Commercial auto policies usually offer more coverage options than personal auto policies. These include coverage for towing a trailer for business use. Landscapers are ideal candidates for this.

- **Do employees drive your vehicles?** If the answer is yes, you probably need commercial auto insurance.

Go to [www.progressivecommercial.com](http://www.progressivecommercial.com) for more information on commercial auto insurance.