



# UNDERSTANDING YOUR INSURANCE

## Four Questions To Get The Right Auto Insurance

(NAPSA)—Using the right tool for a job is key to success in any profession. Experts say the same principle applies when selecting an auto insurance policy.

Having the right type of policy can help ensure that you, your employees and your business are all protected in the unfortunate event that one of your vehicles is involved in an accident.

If you're a business owner and you or your employees use a vehicle for business-related deliveries or to carry certain materials to and from a job site, you may need a commercial auto insurance policy that's tailored to more closely suit the needs—and risks—of a business vehicle operator.

Here are some questions that can help you determine if you might need a commercial auto policy instead of a personal auto policy:

- Do you need more liability coverage than your personal auto policy provides? Generally, a commercial auto policy provides higher limits of liability, but less or no coverage in areas that are typically not associated with commercial auto risks.

- Do you need special coverage for situations associated with conducting business? Commercial auto policies also usually offer certain coverages—such as hired and nonowned auto coverage and coverage for towing a trailer for business use—that are not available with personal auto policies.

- Do you need to list any



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employees as drivers? You can do this with a commercial auto insurance policy.

- Do you use your vehicle for business purposes? If you use your vehicle for things like pizza or newspaper delivery, catering, door-to-door consulting service, landscaping or snowplowing service, logging business, day care/church retreat van service and/or farm-to-market delivery, you might need a commercial auto policy.

A conversation with an independent insurance agent—a trained, licensed insurance professional who can offer personal service and advice—can be an excellent way to match you with the type of policy that best suits your needs and those of your company.

To find an independent insurance agent in your area, visit the Web site at [driveinsurance.com](http://driveinsurance.com).