

PROTECT YOUR BUSINESS IN THREE EASY STEPS

A business is only as safe as the tools it uses. One of the best tools a business can use to protect its assets is commercial auto insurance.

Understanding insurance can be tricky. One of the first steps toward making an informed decision is to understand coverage and service options. Here are three easy steps to help figure out your commercial auto insurance needs:

1. Choose an insurer with the right combination of price and service. Insurance isn't just about price. It's about service, too. How are claims handled? How long will it take to get your vehicle back on the road? Can you get questions answered outside of business hours or online? Know the answers to these questions. Your time is money.

2. Research your policy options. Having the right coverage is important. A standard commercial auto policy generally includes coverage for:

- injuries or damage that you cause;
- your driver's injuries;
- injuries and damages caused by uninsured or underinsured drivers; and
- damage to or theft of your vehicle(s).

When it comes to damage that you cause, you may be required to purchase certain limits based on who you work for. For instance, if you work for certain home builders, you may be required to carry \$1 million in liability limits. Consider how much you are willing to pay out of pocket if your liability in an accident is more than your policy limits.

3. Know how the policy is priced. You can control your insurance costs. To get the best rates, run motor vehicle reports on potential drivers. If you let your insurance lapse, you'll probably pay more for your next policy. Ask about discounts, including paid-in-full and renewal discounts.

Just like your customers rely on your professional skills, call a professional independent insurance agent who will be in your corner, researching and recommending the best options.

“Commercial auto insurance is complicated, but it is vital to protecting your livelihood,” says Bill Kampf with The Progressive Group of Insurance Companies, one of the largest commercial auto insurers in the country.

For more information about commercial auto insurance, call Smucker Insurance at 614-873-3423.