



If you're a business owner, then you probably have a Business Owner's Policy. And while these policies cover a broad spectrum of risks, they don't cover everything. There are many separate policies that every business should consider in addition to their BOP.

A prime example of this would be Commercial Auto Insurance. Sure, it seems logical that your average BOP would include coverage for the cars used by your company, but this is not the case. In order to get insurance for company vehicles, business owners must purchase a Commercial Auto Insurance policy. In order to purchase this type of coverage, a vehicle must:

- Be used for business purposes
- Be registered under a business' name
- Have a list of "qualified drivers"

But don't make the mistake of thinking that a business auto insurance policy is just an auto policy in the name of a business. There are huge differences in the protection offered by business auto insurance versus personal auto insurance. Don't trust your commercial vehicle insurance to the agent who handles your personal auto insurance if he or she doesn't have experience with commercial auto insurance. There are many, very important issues for you to consider when purchasing insurance for your company vehicles. You must decide if you want protection for hired vehicles, or protection for non owned vehicles, like when an employee runs an errand for your business in his or her personal car. And if all the cars you own are titled in your company name, then you must add DOC coverage or you might find yourself paying for all the damages after an at fault accident.

This is just too important for you to leave to amateurs. The liability associated with company cars is so great that your very business itself could be ruined in one 20 second accident.

Clinard Insurance Group understands business auto insurance and we will take as much time as you need to help you understand your risks and your options for protecting against those risks. And the best part of all is that we won't charge you a dime for our experienced advice and wisdom in this area. Can the other professionals in your life like your accountant, your doctor or your attorney do this for you?

Give us a call today and let us provide you with a professional checkup on your business auto insurance policy. We can save you up to 27% on the costs and help find and plug the holes in your current policy that might be putting your very company in jeopardy.