

If you own a plumbing company then more than likely you travel to and from jobs in a company owned vehicle. Putting your truck in the company name is most often done for tax reasons. But have you evaluated the insurance reasons for doing so? If so, did you remember to insure the vehicles that you don't own? Failing to do so could cost you your business. But the good news is that the solution is cheap and easy.

Ok, so you have your trucks insured on a [commercial auto insurance policy](#). Hopefully you spent some time with your agent and you set up limits that are high enough to protect your company from a catastrophic loss. But there is one detail to consider when setting up the business auto part of your [plumbing insurance program](#)

. It's pretty simple really. You can be held liable for accidents caused by vehicles that you don't own. The easy example is a vehicle that you rent in the name of your company, or with a company credit card. But while that may be a rare event, consider that when you send an employee out on a company errand and they take their own vehicle, then your company can be held liable for damages to a third party caused by your employee on that errand. So how do you take care of this exposure to make sure that your plumbing company is protected?

Simply add hired and non-owned liability coverage to your [business auto insurance](#) business auto policy. The coverage is very inexpensive, rarely costing more than \$150 a year. You may already have this coverage on your policy. To check, simply pull out your commercial auto policy declarations sheet and look at the symbol showing beside the liability limit. If the symbol is a 1, then you have liability coverage for any auto.

At Clinard Insurance Group, in Winston Salem, NC, plumbers are our specialty. We want all of our clients to be informed insurance consumers. If you need any help with your policy, your general [liability insurance policy](#), or your [workers compensation insurance policy](#), please visit us on the web at www.LowRatesForPlumbers.com or call us toll free, at 877-687-7557.