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**COMPARING
COMMERCIAL
AND
PERSONAL
AUTO**

WHEN IS IT TIME TO CONSIDER A COMMERCIAL POLICY?



Recommend a Progressive Commercial Auto policy when ...

- Employees drive their vehicle.
- They drive people for a fee.
- They deliver goods.
- They need to sign a contract or provide a Waiver of Subrogation.
- They need to add an additional insured.
- They need higher liability limits than their personal auto policy provides.
- Their vehicle has commercial license plates.
- Their business has an ownership classification like sole proprietorship, partnership or corporation.
- They have equipment like trailers, ladders, etc., in or on their vehicle.

“ Make sure your small business customers have the coverage they need. When they need a commercial auto policy, quote it easily on ForAgentsOnly.com. ”

Neelea Wells
Senior Sales Rep



PROGRESSIVE[®]
COMMERCIAL

See our Personal vs. Commercial Auto comparison chart on back. ➤

A SIDE-BY-SIDE COMPARISON OF PROGRESSIVE POLICY COVERAGE

VEHICLES	PERSONAL AUTO	COMMERCIAL AUTO
<i>Types</i>	Mostly coupes, sedans, SUVs and pickups	Sedans, pickups, food trucks, big rigs, and more
<i>Permanently attached equipment</i> Ladder racks, roof racks, shelving, etc.	\$1,000*	Up to stated amount of equipment
<i>Commercial trailers</i>		●
USES		
<i>Commercial transport of goods</i>		●

USES

Commercial transport of goods		●
Maximum weight of business auto supplies and equipment The maximum weight of equipment carried in the vehicle.	500 lbs.	Unlimited
Maximum gross vehicle weight rating of business auto The maximum operating weight of the vehicle as specified by the manufacturer.	12,000 lbs.	Unlimited
Policy period The length of time a policy is effective.	6 months**	6 or 12 months

COVERAGES

Waiver of Subrogation A document that a customer must sign, stating that the insurance company cannot seek restitution for vehicle damage done by things like potholes, etc.		●
Coverage for third party (as additional insured)	Limited availability	●
Commercial-specific coverages Cargo, Any Auto, Hired Auto and Non-Owned Vehicle coverages.		●

Progressive Casualty Ins. Co. & affiliates. If you find any differences between this content and the policy contract, please rely on the terms and conditions of the policy contract.

*Up to \$5,000 available as optional coverage.

**Twelve-month Personal Auto policy available in limited states.

**Associated Insurance
Brokers**

**A.I.B. Insurance can help
you with all of your
commercial auto
needs. Just give us a call at
636-391-3500**

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