COMMERCIAL AUTOMOBILE CHECKLIST

☐ **Vehicle List:** Check the list of scheduled vehicles to make sure all registered trucks, cars, trailers and special plates are listed.

☐ **Garaging:** Vehicle premiums are charged based on the location/town of your business. If you have vehicles that are not kept at your office at night, the premium should be based on what town the vehicle is garaged in.

☐ **Drivers:** Experienced employees with good driving records can keep your rates low. Check employee driving records before you hire.

☐ **Attachments**: If you permanently attached equipment to your trucks/trailers, this coverage will need to be added to your auto or contractors equipment policy. Types of attachments include: *plows, ladder racks, machinery, tanks & buckets.*

☐ **Pollution:** Provides coverage for loss from a "Pollutant" your vehicle is transporting.

☐ **Hired Auto Physical Damage:** Provides physical damage coverage if you rent a truck or car on a short term basis.

☐ **Rental/Loss of Use:** Provides for rental of a replacement car or truck while repair are being done.

☐ **Drive Other Car:** Extends liability to owners/drivers of a business who do not have a personal auto policy.

☐ **Personal Autos:** If you drive a company car/truck as your principal vehicle, you must review your personal insurance policy. It may have an **exclusion.**

**** If you register your trailers in Maine, we need a copy of the registration

THANK YOU FOR YOUR BUSINESS