Insurance Worth Knowing

COVERAGE TIP

RESOURCE • 041

Does Your Car Have A Business Job?

How you use your vehicle can affect your auto insurance.

- **Personal and business use aren't the same.** Using your vehicle for work can change how it needs to be insured.
- **Real estate agents—this includes you.** Driving clients to showings can change how your vehicle is being used.
- **Your occupation can matter.** Carriers may ask how often the vehicle is used for business purposes.
- **Don't wait for a claim.** Make sure your insurer knows how the vehicle is actually being used.
- **Coverage needs can vary.** Some business use may fit a personal policy; other use may require commercial coverage.

Worth Knowing

Business use doesn't automatically mean commercial auto.

The right coverage depends on how and why the vehicle is being used.

Bottom Line

Tell your agent how you use the vehicle—not just what you drive.

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