

Commercial Automobile Coverage

Client Needs

- Leased and owned
- Employee vehicles used for business
- Trucks and vans
- Fleets

Coverages

- Collision
- Comprehensive
- Liability
- Uninsured Motorist
- Underinsured Motorist

Options

- Roadside assistance
- New vehicle replacement
- Auto loan or lease
- Expanded towing
- Rental reimbursement

Policy Review

- Forms
- Endorsements
- Insuring Agreement
- Definitions
- Exclusions
- Conditions

Sales Review

- Top markets for Your Agency
- Client needs
- Questions to ask
- Appropriate limits
- Common pitfalls
- Optional coverages
- Underwriting approval