

Understanding Your Insurance

Personal Or Commercial Car Insurance: Which Is Right For You?

(NAPS)—If, like many Americans, your family car is also used for purposes that could be considered commercial use, you may want to steer yourself into a chair and look over your insurance policy.

You'll need to consider buying a commercial policy or making sure that your existing personal auto policy covers the vehicle for business use. Whether or not you need a commercial policy depends on how you use your vehicle and what company you have it insured with. Every company has different guidelines and may surcharge for business-use coverage on a personal auto policy.

If you're not sure whether business use is covered on your personal policy, it's important to call your insurance company or agent. The Progressive Group of Insurance Companies has put together these four questions you may want to ask:

- **How do companies determine commercial use?** One definition could include “engaging in transporting goods for compensation or a fee,” which includes pizza or newspaper delivery, catering, door-to-door consulting services, landscaping or snowplowing services, logging business, day care/church van services or farm-to-market delivery. People who do these kinds of work should consider purchasing a commercial vehicle policy.
- **Do you need more liability coverage than a personal auto policy provides?** Generally, a commercial auto policy offers higher limits of liability, but less or no coverage in areas that are typically not associated with commercial auto risks.
- **Do you need special coverage for situations encountered while conducting business?** Commercial auto policies usually offer these coverages, and they're normally not available with personal auto policies. These include hired and nonowned auto coverage and coverage for towing a trailer for business use.
- **Do you need to list any employees as drivers?** Commercial auto policies allow you to list anyone that you employ. You don't have that option with a personal auto policy. In general, you'll need commercial auto coverage if the vehicle you use is owned by a corporate partnership or driven by employees, or if it's used to haul tools or equipment weighing more than 500 pounds, make deliveries or heavy enough to require state or federal filings.

For more information about commercial auto insurance, visit progressiveagent.com.

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About our Agency

Nicholas Schidowka began his work in the insurance and financial services industry in 1997. In 2001 he obtained Ohio licenses in Property and Casualty insurance and Life and Health insurance. Since then, he has worked hard to provide various insurance services to his customers including auto, business, health, home, and life. His professional and courteous approach to the insurance field has cultivated a diverse and loyal clientele in the Cleveland (Parma), Ohio area.

In 2007, Insurance Cleveland Agency LLC was formed. As an independent agency, Insurance Cleveland Agency has access to several different insurance carriers including Aetna, Encompass (a division of Allstate Insurance Company), Golden Rule (a UnitedHealthcare company), The Hartford, Medical Mutual, Ohio Casualty (Member of Liberty Mutual Group), Progressive, Safeco (Member of Liberty Mutual Group), The Providence Association, Travelers, Victoria

(parent company is Nationwide Mutual Insurance Company), Dairyland/Viking (Member of the Sentry Insurance Group) etc.

In May of 2008 Insurance Cleveland Agency was pleased to announce the addition of Ivan Voytovych to the team! Mr. Voytovych is a highly qualified and valuable addition to the ICA team and helps the agency cater to the company's English, Ukrainian and Russian speaking customers.

March of 2009 saw the addition of Ms. Iablonskaya as an insurance producer who speaks Polish, Russian, and English while in April of 2009 Mr. Ciszkewycz who speaks English and Ukrainian also joined our team as an insurance producer.

Insurance Cleveland Agency is conveniently located off of Pearl Road and Highway 71 in the Islander Office complex. Office hours are Monday – Friday 9:00 am to 12:30 pm and 1:30 pm to 5:00 pm. Please call ahead for an appointment. We look forward to hearing from you in the near future!

Please give us a call at 440.866.0155 or visit us on the web at insurancecleveland.com, your free quote is waiting for you without any obligations. Many insurance policies are needlessly expensive and often out of date. We will work hard to give you the best service and there is a very good chance you can save money and improve your insurance at the same time.