Insurance Basics: The Main Benefits Of Commercial Car Insurance

Carinsuranceplan.org (https://carinsuranceplan.org) announces a new blog post, “What is Commercial Car Insurance and What Benefits Does It Have”

LOS ANGELES (PRWEB) February 01, 2019 -- Carinsuranceplan.org has launched a new blog post that explains what is commercial car insurance and what benefits does it have for business owners.

Commercial car insurance offers physical damage and liability coverages for situations and usage not covered by a personal auto policy. Businesses that utilize vehicles in commercial purposes are required to buy commercial car insurance. Even car owners that use their personal vehicles in business-related activities will have to purchase this type of coverage.

Just like personal auto insurance, commercial car insurance covers physical and property damage. However, there are some differences between personal and commercial car insurance:

• Increased limits of liability. Most states require the same minimum car insurance coverage for both personal and commercial vehicles. Because of the increased risk, most insurance companies sell commercial car policies with coverage limits that are much higher than the state’s minimum requirement. This coverage limits can go as high as several million dollars.
• Increased number of insured vehicles. Most insurers will cover up to five vehicles in a personal policy. On a commercial policy, insurance companies can cover hundreds, even thousands of vehicles in one policy.
• The number of insured drivers. Most Insurance companies do not have a limit on how many drivers can be insured on commercial car insurance.
• Specific options and coverages. Insurers can offer particular types of options and coverages to the commercial policyholders.

Of the options and coverages that differ from the personal auto policy, these are the most popular:

• Vehicle substitution. Drivers can get a substitute vehicle, while their car is repaired.
• Non-owned vehicle coverage. This coverage will protect the employer and his employees while driving vehicles the company doesn’t own.

For additional info, money-saving tips and free car insurance quotes, visit https://carinsuranceplan.org

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