



Commercial Auto or Fleet



The terms "commercial vehicles" and "fleet vehicles" are often used interchangeably, and although there is some overlap in their meanings, they should not be used as replacements for one another, at least in most cases. So what are the differences between them?

Commercial vehicles are designed for the transporting of goods or large groups of passengers. Cargo vans are the most commonly referred to commercial vehicles, but heavy-duty trucks like the Dodge Ram HD or Ford Super Duty also fall within the commercial vehicle category. Usually commercial vehicles belong to a company or corporation and are used for business purposes.

Fleet vehicles must be owned by an organization, business or agency rather than privately owned. Fleet vehicles can be any body type small cars to the larger pickups and vans. The definition of fleet vehicles is much simpler than that of commercial vehicles, as there are no size requirements, only the requirement that they be owned by a business rather than individuals. On a more generally basis a fleet is 5 or more vehicles.

Big "I" Markets offers **Commercial Auto - Monoline** with three carriers (Travelers, MetLife & Progressive) from which to choose. Liability ranges from \$1-\$2 million. Coverages and availability vary by state and carrier.

Travelers

Travelers small commercial auto coverage provides up to 1 million dollars of liability protection and can be written on a monoline basis for classes of business that would be eligible for the Travelers Select MasterPac program. Travelers will entertain vehicles used commercially, but is NOT a market for:

- Livery services
- Hauling of hazardous materials
- Truckers
- Dump Truck operators

Coverages available but not limited to:

- Liability - \$1M
- Broad range of deductibles
- Ability to write multi-state exposures on one policy
- Hired Auto Physical Damage
- Employee Hired Auto
- Blanket Additional Insured
- Auto Loan Lease Gap

Travelers Select Commercial Auto is available to members in all states except AK, HI & TX.

MetLife Auto & Home Business Insurance MetLife Auto & Home Business Insurance provides dependable and hassle-free coverage to an array of small businesses in your community that use commercial autos and trucks in their daily activity and have a commercial auto fleet of up to nine vehicles. Here are just a few examples:

- Contractors
- Professional and Technical Services
- Retail Businesses
- Wholesalers and Distributors

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.



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- Manufacturing and Local Trucking Companies
- Delivery Services

Vehicles (Private Passenger Types and Trucks) with a gross vehicle weight of 20,000 lbs. or less and most trailers are eligible. The vehicles' operational radius (one way) can be 99 miles or less.

Coverages available include:

- Liability Limits from \$100,000 to \$2 Million CSL
- Comprehensive and Collision Deductibles of \$250, \$500, \$1,000, \$2,500 and \$5,000
- Hired Auto/Non-owned and Drive Other Car Coverage
- Business Interruption
- Audio, Visual and Data Electronic Equipment Coverage to \$10,000
- Tapes, Records and Discs Coverage to \$200
- Auto Loan Lease Gap
- Loss of Use

MetLife Auto & Home Business Insurance is currently available to members in AZ, CA, CT, FL, GA, IL, IN, MN, NC, NJ, NY, OH, OR, PA, SC, TX and WA. More states will be available in the near future.

Progressive Progressive Insurance offers a wide range of commercial auto insurance programs to fit the needs of the small business operation. Whether it's for passenger autos or heavy trucks, Progressive can write the policy. We offer robust coverages for a wide variety of drivers and vehicle types, with accurate and competitive pricing that considers each risk independently. Examples of eligibility include:

- Janitorial services
- Social/health services
- Retail shops
- Religious/nonprofit organizations
- Couriers
- Adult/child care
- Airport/hotel shuttles
- Contractors
- Landscapers and snowplowers
- Concrete/asphalt
- Heavy construction
- Farming and livestock
- Food truck vendors
- Food delivery
- Wholesale route distributors

Progressive offers robust coverage options such as:

- Higher Limits - up to \$2M (it is Big "I" Markets' business practice to not quote less than \$100,000. This is NOT a recommendation. As the sub-producing retail agent it is incumbent upon you to work with your client to request adequate limits for their exposure.)
- Any Auto Liability
- Hired Auto Liability
- Employers' Non-Ownership Liability
- Drive Other Car
- Roadside Assistance

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- Rental Reimbursement

Progressive is currently available to members in AZ, CA, CO, FL, ID, MD, MN, MO, MT, NY, PA, RI, SD, TN, TX and VA. More states will be available in the near future.

If you have any questions about the **Commercial Auto-Monoline** product, please contact Big "I" Markets Commercial Underwriter Tom Spires at tom.spires@iiaba.net or Claire McCormack at claire.mccormack@iiaba.net.