

# Commercial Auto and Truck Liability Insurance

Commercial Auto and Truck Liability Insurance is a type of insurance that provides coverage for businesses that use vehicles in their operations. It is broader in scope than Personal Auto Insurance and is designed to cover the unique risks associated with commercial vehicles, including trucks & tractor-trailers used for business purposes. Here's a detailed look at what it typically covers:

## 1. Coverage Scope:

It typically covers bodily injury and property damage caused to others in accidents where the insured business's vehicles are at fault.

## 2. Legal Requirements:

Many jurisdictions require businesses to carry minimum levels of Liability Insurance for vehicles used for commercial purposes.

## 3. Types of Coverage:

- Bodily Injury Liability: Covers medical expenses, lost wages, and other damages if the insured vehicle is involved in an accident that injures someone else.
- Property Damage Liability: Covers repair or replacement costs of vehicles or other property damaged in an accident caused by the insured vehicle.
- Legal Defense Costs: Covers legal fees and court costs if the business or driver is sued due to an accident.

## 4. Exclusions and Limits:

Like all insurance policies, Commercial Auto Liability Coverage may have exclusions (situations not covered) and limits (maximum amount the insurer will pay per accident or per policy period).

## 5. Additional Coverages:

Businesses can often purchase additional coverages, such as Uninsured / Underinsured Motorist Coverage & Medical Payments Coverage.

## 6. Importance:

For businesses that rely on vehicles for operations (e.g., delivery services, contractors, transportation companies), having adequate Commercial Auto Liability Coverage is crucial to protect against potentially significant financial losses from accidents.

Businesses should carefully review policy terms, limits, and exclusions to ensure they have appropriate coverage for their specific needs and risks.

Commercial Auto and Truck Liability Insurance is crucial for businesses that rely on vehicles to transport goods, equipment, or personnel. It helps protect the business from financial losses resulting from accidents and ensures compliance with legal requirements for liability coverage. The specific coverage and limits can vary depending on the insurance provider and the needs of the business.

