



REGAL  
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INC.

**REGAL INSURANCE BROKERS**

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## Do You Use Your Vehicle For Business Use?

Most insurance companies classify vehicle use into one of three categories – commuting to work or transit, commercial use or pleasure and errands only.

While these categories accurately describe the driving behaviour for most people, some drivers who use their vehicle for business purposes have faced a dilemma. Do they report they only use their vehicles to commute to work, or do they acknowledge they use their vehicles for commercial purposes and face higher premiums? The answer is “yes”, you must disclose the proper usage of your vehicle in order to be properly insured but make sure you are clear as to the extent that you use your vehicle for business.

If you drive your vehicle to work, but also use it to visit clients for limited business, you may need Incidental Business Use Rating and for a small increase in premium, you won't have to worry about having any problems at the time of claim. Imagine the hardship of finding out you are unable to collect after an accident, especially after faithfully paying your insurance premiums because you failed to disclose the actual use of the vehicle. Don't be caught in a situation like this! If in doubt, talk to us about your vehicle usage and see if you need Incidental Business Use!

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### Commercial vehicle insurance isn't just for big trucks!

If you work as a plumber, painter, carpenter or as some other type of contractor, you may need to be rated for Commercial Use instead of commute to work. Whether you are self-employed or work for a larger company doing this type of work, your insurance company could deny any claim if you failed to disclose the Commercial Use of your vehicle.

Other uses that may require a commercial vehicle policy include real estate sales, fast food delivery, catering and landscaping or snowplowing services to name a few.

It is important that we know how you use your vehicle so we can recommend the best coverage to suit your needs. If in doubt call us – we are “On Your Side”.