



# Minnesota Commercial Auto Insurance Checklist

Protect your business vehicles and the employees who drive them.

## 1. Business Information

- Business Name: \_\_\_\_\_
- Industry: \_\_\_\_\_
- Number of Vehicles: \_\_\_\_\_
- Number of Drivers: \_\_\_\_\_
- DOT/MC Number: \_\_\_\_\_ (if applicable)

## 2. Vehicle Types

- Pickup Trucks: \_\_\_\_\_
- Cargo/Service Vans: \_\_\_\_\_
- Box Trucks: \_\_\_\_\_
- Company Cars/SUVs: \_\_\_\_\_
- Specialty Vehicles: \_\_\_\_\_
- Trailers: \_\_\_\_\_

## 3. Liability Coverage

- Liability Limit: \$\_\_\_\_\_ CSL or split
- PIP (required in MN): \$40,000+
- UM/UIM: \$\_\_\_\_\_
- Medical Payments: \$\_\_\_\_\_

MN minimums are too low. Recommend \$500K-\$1M+.

## 4. Physical Damage Coverage

- Collision Coverage
- Comprehensive Coverage
- Deductible: \$\_\_\_\_\_ (collision)
- Deductible: \$\_\_\_\_\_ (comprehensive)
- Stated Amount / ACV

## 5. Additional Coverages to Consider

- Hired Auto (rented/borrowed vehicles)
- Rental Reimbursement
- Trailer Coverage
- Non-Owned Auto (employee personal vehicles)
- Towing and Labor
- Cargo Coverage (if hauling goods)

## 6. Minnesota-Specific Considerations

- No-fault state (PIP required)
- UM/UIM coverage (required unless rejected in writing)
- Winter driving exposure (ice, snow)
- Higher limits for winter accident risk

## 7. Questions to Ask

• Are all drivers covered? • Is hired/non-owned auto included? • What's excluded? • Are there DOT filing requirements? • How do I add/remove vehicles? • What's the claims process? • Are tools/equipment covered? (No—need separate coverage)

## 8. Documents Needed for Quote

- Vehicle list (year, make, model, VIN)
- MVRs (motor vehicle reports) for all drivers
- Estimated annual mileage per vehicle
- Driver list (names, DOBs, license #s)
- Current policy declarations (if renewing)
- Loss/claims history (3-5 years)

## Ready to Protect Your Business Vehicles?

Bring this checklist and your vehicle/driver info when you call. We'll find coverage that fits.

Options Insurance | 102 N Jonathan Blvd #210, Chaska, MN 55318 | (952) 392-9508

This checklist is for informational purposes only. Coverage needs vary. Consult with your agent for specific recommendations.