

## HOW TO SAVE ON COMMERCIAL AUTO INSURANCE IN THE OFF-SEASON

Ever mowed a lawn in January? Or plowed a snowy driveway on a hot July day? If you own and operate a seasonal business, chances are you aren't working in the off-season, so the insurance you carry should be different than what you carry in-season.

Leading commercial auto insurers like Progressive offer seasonal insurance for businesses like landscapers, snowplow drivers, ice cream truck owners, and more. These coverage's allow you to customize your commercial auto insurance based on when your business is running on all cylinders — and when it's not.

Progressive offers these tips for getting the most out of your policy in the off-season:

- If your vehicle will be parked during the off-season, you may think you should cancel that vehicle's insurance during that time. But if you'd like to protect your vehicle and still save a little money, just switch your insurance to a Comprehensive-only policy. This will give you basic protection against incidents like vandalism, theft, falling tree branches and hail.

A Comprehensive-only policy also gives you the bonus of having continuous insurance coverage. If you drop your insurance completely, you may pay significantly more to get a new policy when in-season rolls around because most insurance companies want to see proof of continuous coverage.

- If you plan to drive your work truck or other vehicles for personal use during the off-season, let your insurance carrier know. They can adjust your policy to reflect personal use, which can be less expensive while still providing coverage.

Claims handling capability is the most important feature we sell our commercial customers. Progressive consistently proves superior at settling commercial claims quickly. Call the J. James Wolfe Agency, Inc. at 585-394-2790 for a free quote on your commercial vehicles today.