



Commercial Auto vs. Private Passenger Auto

Do you have the right policy to protect your business?



When to choose Commercial Auto:

You have a position where you use your vehicle for work and are:

- Self-employed
- A member of a partnership
- A principal or officer of a corporation

The vehicle supports business operations, including:

- Delivery of food products
- Transportation Network Company for delivery
- Transport of property/goods for a fee
- Transport of people (daycare, ride share, etc) for a fee
- Employees driving for work-related purposes

A vehicle requires certificates of insurance or filings, to:

- Provide proof of adequate coverage
- Provide proof of financial responsibility

The vehicle is equipped for commercial activity, including:

- Has a trailer or permanently attached equipment
- Has a commercial license plate
- Is over 10,000lbs GVW

Commercial Auto gives you PPA protections plus more coverages, and higher limits for:

- Damage to vehicle(s)
- Driver Injury
- Injury to someone else's property
- Contractual Requirements of HA/NOA

Ask about **DriveEasy Pro** and how it monitors & rewards safe driving behaviors.



Side-By-Side Comparison

Vehicles	Private Passenger Auto	Commercial Auto
Types and Gross Vehicle Weight	Coupes, sedans, SUVs, and pickups up to 10,000 lbs	Coupes, sedans, SUVs, pickups, box trucks, flat bed trucks, tractor trailers, dump trucks, straight trucks, full-size vans and more
Permanently attached equipment	N/A	Yes
Commercial Trailers	No	Yes
Commercially registered	No	Yes

Vehicle Usage	Private Passenger Auto	Commercial Auto
Transportation of goods for a fee	No	Yes
Weight of supplies and equipment carried	Restrictions can apply.	Unlimited
Employees driving vehicles for work	No	Yes

Needed Coverages	Private Passenger Auto	Commercial Auto
Additional Insured	No	Yes
Waiver of Subrogation	No	Yes
Any Auto, Hired Auto, and Employer's Non-Owned Auto	No	Yes*
Cargo	No	Yes

Connect with your local agent to find the right policy for your business

*Please check your policy information for more details.

Commercial auto coverage is underwritten by Government Employees Insurance Company, CA License 1348-2. Business operations and property coverages, and in some cases commercial auto coverage, are provided through GEICO Insurance Agency, LLC, CA License 0B29354, either under an arrangement with Berkshire Hathaway affiliates or with non-affiliated insurers. "Local Agent with GEICO" offices are owned and operated by independent contractors independent agents of the GEICO companies. GEICO is a registered service mark of Government Employees Insurance Company, Washington, DC 20076; a Berkshire Hathaway Inc. subsidiary. © 2025 GEICO.

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