

If you are a business owner, you or your employees might drive every day. Maybe your car is a vital part of your home delivery service for the elderly. You might run a cross-country trucking business. No matter how you and your employees use your commercial vehicle or fleet, you could be at risk in the event of accidents. When an accident happens, knowing how to file commercial vehicle insurance claims will help save you valuable time.

CCI assures that you're covered. We will help you through the process of filing your commercial auto insurance claims and can answer all your questions

Commercial Vehicle Crash Facts

- Over 5 million commercial vehicle accidents occur annually
 - Between 3 and 4 million of these accidents result in property damage
 - Over 30,000 of these accidents result in fatalities
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The Basics of Commercial Vehicle Insurance Claims

You know having insurance is important, but you may wonder what kind of insurance policy is best for your business. Normal [commercial auto insurance](#) on standard vehicles is very similar to your personal auto policy.

For example, perhaps you have specialty delivery trucks, a fleet of limousines, or several vans painted with your company logo for delivering catering services to weddings. You need the right amount of collision and comprehensive insurance to cover the cost of repairing or replacing those expensive vehicles. You will also need enough uninsured/underinsured motorists coverage so you can be prepared to file claims involving drivers who cannot cover your repair costs.

Let's look at some common types of commercial auto claims and how you'll be covered:

- **An accident where the other driver is at fault:** Your insurance company will file a claim with the other driver's insurance company. The other driver's collision and/or liability coverage pays. If they lack sufficient coverage, your uninsured/underinsured coverage will cover the claim.
- **An accident in which your employee is at fault:** The other driver's insurance company will file a claim with your insurance company. Your collision coverage will pay for the claim unless it becomes a legal issue or there are medical payments, in which case your liability coverage will cover the claim.
- **Your employee hits a deer on the highway:** Your comprehensive coverage will pay for the claim.
- **Your delivery van is severely damaged by hail:** Your comprehensive coverage will pay for the claim.
- **Your vehicle's windshield is cracked by a falling branch:** Your comprehensive coverage or special auto glass coverage will cover the claim.

When and How to File Commercial Auto Insurance Claims

There are very simple steps you can take to ensure your [commercial vehicle insurance](#) claims process goes smoothly. First, always check for injuries and contact the appropriate authorities.

Next, gather the following information to relay to your insurance company when making your claim:

- The names of everyone involved in the accident
- All vehicle license plate numbers and car information
- The insurance information from all other drivers involved
- All accident specifics that you can remember

It is a good idea to record everything that has happened at the scene. For example, if you take pictures of all vehicles involved and jot notes about what happened, you can provide this information during the claims process. If the accident is minor, evaluate whether it will be worth it to call the insurance company to file claims. You should know your deductible and how your coverage applies to the accident.

If the cost of the damage is lower than your deductible, it may be more cost efficient to pay for the damage out of pocket. Having high deductibles can lead to lower annual premiums, but you have to make sure you have the funds to cover the difference. Many insurance companies will offer lower premiums for businesses that remain claims-free. Use your judgment and review your policy if you are on the fence.

Preventing Commercial Auto Insurance Claims

Ultimately, you want to avoid filing commercial vehicle insurance claims altogether. Clean claims records will save you money and keep your premiums low for years to come. While you can't always predict the safest travel route, you and your employees can take certain safety measures to prevent accidents that are a result of ignorance. Here are some ways to stay safe on the roads:

- **Keep a safety checklist in all company vehicles.** Coach your staff members on safe practices. Simple measures like buckling seatbelts and using a hands-free phone can potentially save an employee's life.
- **Make sure that all your company vehicles meet safety standards.** Check them regularly checked for efficiency (oil changes, etc.) If you own a business with multiple cars, this can seem daunting, but will help save you money by avoiding fleet insurance claims.
- **Check the driving history of any employee you hire.** An employee with a poor driving record is going to be a liability on the road and will be costly to insure.
- **Require your employee drivers to take safety training.** The Commercial Vehicle Safety Alliance has several programs such as Operation Safe Driver and the Driver Excellence Award Program which promotes and rewards safe commercial drivers. Check with your local DMV or insurance company to see if any other programs are available to local businesses.

Choose the Best Commercial Auto Insurance for Your Business

When accidents happen on the clock, you will be glad you took the time to put the right coverage in place. Filing commercial vehicle insurance claims can be a challenging process, depending on your provider and the nature of the claim, so work with a local agent who will advocate for your needs.

If you are partnered with CCI, you can have confidence that your claims process will go smoothly. If you need new or additional coverage, CCI can help and will make sure you have exactly what your business requires.

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