



## Insurance Coverage while Driving Non-Owned Vehicles

### What insurance coverage does my family have when we drive a non-owned car?

If you drive a company car, regularly drive a friend's car, or share vehicles with a live-in partner, either take the time to research what insurance exists on those other policies or add non-owned auto coverage to your personal auto policy to cover you and your family members.

Incidental driving is covered for free and is all that most families need. But if you regularly drive a non-owned auto, you should probably add non-owned coverage to your personal auto policy.

### Identifying the difference between Incidental Use and Occasional / Regular Use

If your answer is **yes** to the following questions, the use is considered Occasional/Regular Use and not Incidental Use.

- Are the keys readily available to the non-owned auto?
- Is permission to drive assumed? Grab the keys and go?
- How many times in any one month do you drive the same non-owned vehicle? \*
- If this is a rental car, is the term more than 30 consecutive days?

\* Some auto insurance company's private passenger auto policies consider **driving the same vehicle as few as two times in a month makes the use occasional or regular and not incidental.** Of the more than 10 companies we represent at TRICOR, only Progressive has been so clear as to say, "drive the same non-owned auto more than once in any given month and there may be no coverage extended from your personal auto policy."

### Is there a way I can be assured my family and I are covered when we drive non-owned autos?

Most insurance companies can endorse on a blanket basis, covering all family members and covering all non-owned private passenger vehicles the family might drive. The protection includes bodily injury liability as well as property damage plus medical payments, uninsured and underinsured motorist protection. The cost for this is usually between \$150 and \$300 annually. Further, if the family has a personal umbrella liability policy, then the family's protection moves into the Millions should someone be seriously hurt and you or a family member are legally responsible.

### Some examples to consider:

#### I often drive with my friend and we share driving. Does my policy cover me?

Yes, if it is incidental, but "often" is not incidental. Driving the same vehicle twice a month or more is not considered incidental use.

#### One of my sons often drives his girlfriend's car. Is he covered on my policy when he drives her car?

No. "Often" is not incidental.

#### Does my personal auto policy cover me for the use of a rental car while on vacation?

Yes, a rental car is fine providing it is a short-term agreement, 30 days or less. You often need physical damage coverage on one vehicle in your personal policy. Talk to your agent prior to traveling to make sure adequate coverage is included.

#### Does my personal auto policy cover me when I'm driving a company owned auto?

Yes, if it is incidental. No, if it is a regular occurrence.

#### If I use my company vehicle personally, will my personal auto policy cover me? Is my family covered if they are with me in a company provided auto?

No, first – the company car isn't used incidentally. Second, you need to verify that personal use is permitted, and you need to know what coverage is on the policy. Your employer may have reduced protection, expecting only employees to use company vehicles and you and any passenger are covered by workers comp. This would not be the situation when you use that vehicle personally. You might not have needed coverage like medical pay, uninsured or underinsured motorists or those limits may be reduced.

**TRICOR Insurance has trained agents who can quickly figure out what you need on your insurance policies to protect you.**

