

Fleet Insurance Coverage Gap-Finder

Walk through this checklist with your insurance agent before you buy

Coverage gaps are far easier to manage before a vehicle is on the road than after a claim. Review each item below, either with a copy of your policy or with your agent, and note the answer.

Companion article: "Fleet Insurance 101: What Western Washington Trade Businesses Need to Know Before They Buy."

Coverage Checklist

Coverage Item	Confirmed?	Notes
Commercial auto liability coverage confirmed	Y / N	
Physical damage coverage on the vehicle	Y / N	
Medical payments coverage for driver/passengers	Y / N	
Tools & equipment coverage (inland marine or rider)	Y / N	
Radius of operation matches actual service area	Y / N	
Coverage for auxiliary equipment (racks, lifts, etc.)	Y / N	
Fleet policy / multi-vehicle discount reviewed	Y / N	

Premium Factors to Discuss

- ☐ Driver records (MVRs) for all employees who will operate this vehicle
- ☐ Claims history for the business
- ☐ Value of tools/equipment regularly carried
- ☐ Whether the fleet qualifies for a multi-vehicle policy

Questions for Your Agent
