

Fargo Moorhead Insurance Discusses the Need for Commercial Car Insurance

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FARGO, ND, UNITED STATES, September 18, 2018 /EINPresswire.com/ -- With the growth of Uber, Lyft and other services, more people are using their own vehicles for part-time work. Others provide pizza delivery service or other services which require them to use their vehicle as part of the job. Fargo Moorhead Insurance recognizes that this change makes getting the right [car insurance](#) important and often more confusing. It is important to ensure the driver is adequately insured before they use their vehicle to transport others.

With services like Uber and Lyft, the driver uses their own vehicle which is normally reserved for personal use. They are transporting other people in their vehicle which makes them liable if they are involved in an accident and it is their fault. It is imperative that the driver have the right amount and type of insurance, according to Fargo Moorhead Insurance, a provider of [car insurance in Fargo](#) and Moorhead. The typical driver of a passenger vehicle will get a personal car insurance policy, which provides adequate coverage for their needs. However, some drivers may need commercial insurance if they use their vehicle for work. Personal policies will not pay for accidents when the driver is using the vehicle for work use. If a person has the wrong kind of insurance when they are in an accident, their claim may be denied.

"Driving services like Uber are still relatively new, and many people don't realize how they need to be insured," says a spokesperson for Fargo Moorhead Insurance. They recommend that drivers talk to an insurance agent whenever they get a job where they use their personal vehicle. It can be determined based on the specifics of the job whether they need a commercial policy or if their personal policy will provide adequate coverage. There may be differences between carriers about when a commercial policy is necessary versus a personal policy. However, the basic standards are set by regulations. Many drivers do not realize they need to carry commercial insurance even if they are delivering newspapers or other goods. A person who has a vehicle that is equipped with snowplowing equipment or with cooking equipment such as for food trucks may need to buy a commercial policy as well. Those with altered suspensions and racing equipment may be considered commercial. If the vehicle is rented by another person or registered to a business entity, the driver will likely need a commercial policy.

Commercial insurance policies usually have higher limits which can be beneficial in a claim. The rates may be higher since the risk for an accident can also be higher. Many agencies require policies to have limits that are higher than the state's required minimum coverage. As more people choose careers or part-time jobs which require the use of their personal vehicle, it becomes more important to understand what kind of car insurance is needed to protect them and their assets if an accident should occur. It is best to talk to a knowledgeable insurance agent and get [car insurance quotes](#) for the type of policy that fits their situation.



FM Insurance provides excellent coverage for car insurance in the Fargo, ND area. Excellent rates and great customer service for all home, auto and business/commercial insurance needs.

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