

Fargo Moorhead Insurance Discusses What Pickup Truck Drivers in Fargo Must Know

The insurance provider shares useful information for drivers in North Dakota and Minnesota

S. FARGO, NORTH DAKOTA, UNITED STATES, August 1, 2022 /EINPresswire.com/ -- Whether it's informing homeowners about the



latest home insurance news or sharing tips for making the most of their auto insurance, <u>Fargo Moorhead Insurance</u> likes to keep the people of North Dakota and Minnesota up to date on all things insurance-related.



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Greg Miller

Recently, they shared information for pickup truck drivers not to be missed. Namely, how driving a pickup truck can affect insurance rates.

First, they explain that pickup trucks are often classified as light commercial vehicles:

"In Fargo, pickup trucks are often classified as light commercial vehicles. This means that they are subject to different rules and regulations than other types of vehicles. If you want to insure your pickup truck, you will need to

purchase a commercial vehicle policy. These policies tend to cost more than <u>standard auto</u> <u>insurance policies</u>.

Whether or not your pickup truck is classified as a commercial vehicle or not can depend on many things, including the intended use of the vehicle, the size of the vehicle, and how many people it can seat."

They also explain that pickup truck drivers' records will be closely scrutinized:

"Because pickup trucks can be classified as light commercial vehicles, insurance companies could closely scrutinize your driving record when you set out to insure yours. If you have any

blemishes on your record, you can expect to pay higher rates."

Finally, they explain that pickup truck drivers might need to purchase additional coverage:

"In some cases, you may be required to purchase additional coverage for your pickup truck. This is typically the case if you use your truck for business purposes. If you only use it for personal use, you may not need to purchase any additional coverage."

Fargo Moorhead Insurance can be reached for further questions or comments on <u>pickup truck</u> <u>insurance</u> and other topics surrounding car insurance in Fargo at (701) 271-8110. To read other informative articles about insurance, their blog can be found here.

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