Commercial Insurance

bpj.com/business-auto-insurance/



Drive Forward with Confidence

When your business relies on vehicles to operate, protecting your assets and employees on the road becomes paramount. Business Auto Insurance, a specialized coverage offered by BPJ Insurance, is designed to provide comprehensive protection for the vehicles that drive your business's success.

Understanding Business Auto Insurance

Business Auto Insurance is a tailored insurance solution crafted to safeguard vehicles used for business purposes. Whether you own a single company car or manage an entire fleet, this coverage ensures that your vehicles, drivers, and operations are shielded from potential risks and liabilities.

Coverage Highlights

Commercial Auto Insurance encompasses a range of coverages to address various aspects of your business's auto-related risks:

- Liability Coverage: Protects your business against legal liabilities arising from bodily injury
 or property damage caused by your company's vehicles. It covers medical expenses, legal
 defense costs, and potential settlements.
- **Collision Coverage:** Provides compensation for damages to your business vehicles resulting from collisions with other vehicles or objects.
- **Comprehensive Coverage:** Covers damages to your vehicles caused by non-collision incidents, such as theft, vandalism, fire, or natural disasters.
- Uninsured/Underinsured Motorist Coverage: Offers protection if your business vehicles are involved in an accident with an uninsured or underinsured driver.
- Medical Payments Coverage: Pays for medical expenses for you and your passengers in the event of an accident, regardless of fault.
- **Non-Owned Auto Coverage:** Extends coverage to vehicles not owned by your business but used for business purposes, such as employee-owned vehicles used for company tasks.

Tailoring Auto Insurance for Missouri

For businesses operating in Missouri, understanding the state's specific auto insurance requirements and regulations is crucial. Missouri mandates certain minimum levels of liability coverage. BPJ Insurance, with our in-depth knowledge of Missouri's insurance landscape, can help ensure your insurance policy complies with these regulations while providing the coverage necessary to protect your assets and operations.

Why Choose BPJ Insurance for Business Auto Coverage

At BPJ Insurance, we recognize that every business has unique auto insurance needs. Our experts collaborate closely with you to comprehend your business's vehicle usage, risks, and objectives. With this insight, we customize business auto insurance plans that align precisely with your requirements. As independent insurance brokers, we have access to multiple insurance providers, enabling us to present you with options that cater to your needs without bias.

Hit the Road Confidently

Don't leave the fate of your business vehicles to chance. BPJ Insurance is your trusted partner in navigating the intricacies of business auto insurance. Contact us today to start a conversation about protecting your business on the road. Our knowledgeable professionals are prepared to guide you, ensuring that your business vehicles are safeguarded and your operations continue to thrive.

