



Commercial Auto Liability Policy Criteria

When does an insured need Commercial Auto Policy?

A snowplow or other detachable equipment does not automatically disqualify a risk from a Personal Auto Policy ("PAP"), even if an insured is paid for services. A PAP with class 30 may be appropriate. However, a PAP will not protect against contractual liability and thus insureds that clear snow by contract for individuals and businesses must get a Commercial Auto Policy.

Does an insured need a Commercial Auto Policy if they intend to plow for a town(s) and/or business(es)?

A Commercial Policy should be used, regardless of the weight or ownership of the vehicle. An additional insured cannot be added to a PAP. MM9950 – Additional Insured – Massachusetts, which is covered under our Enhanced Coverage Endorsement (CIC 957), and is automatically attached to all voluntary Commercial policies, at no additional charge, will fulfill this requirement.

For risks written through the residual market, CAR offers additional insured coverage through form CR 9902, Additional Insured – Massachusetts. This is available at no charge and must be required under written contract to qualify.

Business Auto Policy Details

If an insured offers plowing services for a fee, will the premium increase on their Business Auto Policy?

A premium increase may not be imposed if an insured is only offering snow plowing as a side operation and if the insured vehicle only plows 20% or less of the time.

If an insured attaches a plow to their vehicle, will their Business Auto Policy provide physical damage for the plow?

The plow (equipment) may be covered if the insured vehicle to which the plow is attached carries a physical damage coverage and the value of the plow is reflected in the cost of the new vehicle.

Does a Business Auto Policy provide coverage if someone slips on the ice and is injured after snow removal?

It is recommended that an optional endorsement, through a Business Owners Policy ("BOP")/General Liability (GL) policy be purchased to cover completed operations. MAPFRE offers coverage for plowing related incidents under a BOP or Commercial Package policy for eligible classes of business and is not eligible to be written on a stand-alone basis. Coverage is limited to driveways, streets/roads and parking areas under 7,500 square feet.