

COMMERCIAL AUTO – HNO QUESTIONNAIRE

NAME INSURED: \_\_\_\_\_ DATE: \_\_\_\_\_



YES NO

1. WHAT IS THE TOTAL NUMBER OF EMPLOYEES? \_\_\_\_\_  
a. HOW MANY DRIVE THEIR PERSONAL VEHICLES ON COMPANY BUSINESS? \_\_\_\_\_

2. PLEASE DESCRIBE EMPLOYEE PERSONAL VEHICLE(S) USE. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3. DOES THE INSURED REQUIRE THOSE EMPLOYEES WHO DRIVE THEIR OWN VEHICLES ON COMPANY BUSINESS TO CARRY AT LEAST \$300,000 CSL, \$100,000/\$300,000/\$50,000?

4. DOES THE INSURED KEEP AND MAINTAIN ANNUALLY CERTIFICATES OF INSURANCE ON FILE NOTING THE CARRIER AND LIMITS FOR THESE EMPLOYEES?

5. DOES THE INSURED OBTAIN AND KEEP A RECORD OF MVRS FOR ALL EMPLOYEES THAT HIRE VEHICLES AND THOSE WHO DRIVE THEIR PERSONAL VEHICLES ON COMPANY BUSINESS?

6. WHAT IS THE TOTAL COST OF HIRED CARS (RENTAL CARS) PER YEAR? \_\_\_\_\_

7. HOW MANY DAYS ARE VEHICLES RENTED EACH YEAR? \_\_\_\_\_

8. DOES THE INSURED PROVIDE PRIMARY COVERAGE ON THE RENTED VEHICLES? \_\_\_\_\_

9. PLEASE DESCRIBE ANY SITUATION WHERE THE INSURED WOULD BE RENTING VEHICLE TYPES UNCOMMON TO ITS OPERATION, SUCH AS LARGE TRUCKS OR HIGH VALUED VEHICLES.

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\_\_\_\_\_

10. DOES A CORPORATE POLICY EXIST, DETAILING WHO MAY DRIVE HIRED AND NON-OWNED VEHICLES, CONSEQUENCES FOR UNFAVORABLE DRIVING RECORDS, REQUIREMENTS FOR MAINTAINING MINIMUM INSURANCE LIMITS, ETC? PLEASE DESCRIBE IN DETAIL OR PROVIDE US WITH A COPY.

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