

SEPTEMBER 2026

Commercial Auto for Contractors: Trucks, Trailers, and the Gaps That Cost You

Your Work Truck May Be the Biggest Uninsured Liability on Your Jobsite

Fall project season is in full swing — and for most contractors, that means trucks on the road, trailers hauling equipment, and crews driving to multiple jobsites every day. Commercial auto is one of the most frequently misunderstood coverages in the contractor toolkit. I'm Jay Stoetzer, and this month I'm breaking down commercial auto — what it covers, where the gaps are, and how to protect your fleet without overpaying.

Personal vs. Commercial Auto: The Critical Difference

If your employees drive personally-owned vehicles to jobsites, pick up materials, or run business errands — your commercial auto policy may not cover them. Personal auto policies exclude business use. Without hired and non-owned auto (HNOA) coverage on your commercial policy, an accident during a business errand creates an uncovered liability exposure for your company, regardless of fault.

Trailers: A Frequently Missed Coverage Item

Many contractors carry commercial auto on their trucks but forget that trailers require separate scheduling — or that the trailer's contents (tools, equipment) are not covered under commercial auto at all. Tools and equipment on or in a trailer require inland marine or equipment floater coverage. I review both commercial auto and inland marine together for every contractor account to close this gap.

Driver Screening and MVR Requirements

Commercial auto carriers can cancel or surcharge your policy if drivers have DUI convictions, excessive speeding violations, or at-fault accidents within the prior 3–5 years. Before adding a driver to your policy, run a motor vehicle record (MVR) check. Carriers are doing it at renewal regardless — catching a problem employee before your carrier does protects your premium and your coverage continuity.

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THIS MONTH'S FOCUS

Commercial Auto Insurance

"Success is where preparation and opportunity meet."
— Bobby Unser

DID YOU KNOW?

- The average commercial auto liability verdict has increased 37% over the last five years — making this one of the fastest-growing exposures for contractors.
- If an employee uses a personal vehicle for a business errand and causes an accident, your company can be sued under the doctrine of 'respondeat superior' even without a commercial auto policy.
- Contractor tools and equipment left in a truck overnight are typically not covered under commercial auto — they require an inland marine floater.

CLIENT WIN SPOTLIGHT

An HVAC contractor in Olathe had his service manager involved in an at-fault accident while driving a personal truck to pick up parts. The personal auto carrier denied the claim — business use exclusion. The contractor had no HNOA coverage. Total out-of-pocket liability: \$44,000. I now place HNOA on every contractor account from day one — the annual cost is typically \$300–\$500.

— Jay Stoetzer

PRO TIP FROM JAY:

List every driver who operates a company vehicle — or their own vehicle on company time — and run an MVR check before your next renewal. Surprises at audit cost far more than the check.

Fall Apple Cider Mule (Contractor's Cut)

Ingredients:

- 2 oz bourbon or rye whiskey
- 4 oz fresh apple cider
- ½ oz lime juice
- Ginger beer to top
- Apple slice and cinnamon stick for garnish
- Ice

Instructions:

1. Fill a copper mule mug with ice.
2. Add whiskey, apple cider, and lime juice.
3. Top with ginger beer; stir gently.
4. Garnish with apple slice and cinnamon stick.

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Is Your Fleet Properly Covered?

I'll review your commercial auto policy, HNOA status, and trailer/equipment coverage in one call — at no charge. Most contractor accounts have at least one vehicle-related gap.

★ Call or Text Jay: 816-384-7738 | jay@insure247.com ★

FREE CONTRACTOR SAFETY MANUAL + RISK MANAGEMENT GUIDE

As a value-added resource for my contractor clients, I provide a customized Contractor Safety Manual and Risk Management Guide — at no charge. It covers jobsite safety protocols, OSHA compliance checklists, subcontractor agreements, equipment maintenance logs, and loss control best practices used by top commercial carriers.

Carriers reward documented safety programs with lower premiums. This manual is a proven tool that helps my contractor clients win bids and reduce their cost of risk.

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