

Named Insured: _____ Policy Number: _____

BUSINESS /ARTISAN VEHICLE USE

COMPLETE IN FULL – All artisan risks require 2 photos (including liability only) and a copy of the registration.

Year: _____ Make: _____ Model: _____ VIN: _____

Average number of sites per day: _____ Radius of Miles Driven: _____

EXACT DESCRIPTION OF VEHICLE USE: _____

Check one box only:

Artisan Use – Artisan vehicles are used to carry tools and supplies between the insured's home and job site or to occasionally pick up and deliver materials for the employer. Pickups, mini-vans, full size vans, and sport utility vehicles must meet the following guidelines.

1. Vehicle must be registered to an individual, or the insured's business or employer, or with the insured's business or employer named as an additional insured.
2. Vehicle is operated only by the insured and listed family members.
3. Vehicles may only be driven within a radius of 100 miles for artisan usage.
4. Vehicle may not carry equipment that weighs in excess of 500 pounds.
5. Vehicle may tow a trailer, coverage available only when connected and cannot exceed 1500 lbs.
6. Vehicle may have a toolbox, ladder rack, or tool rack. (Tools and equipment are not covered.)
7. Vehicle may have signage, which indicates insured's name and type of service, i.e., "Joe's Pool Cleaning".

Examples of Artisan Use:

Gardener/Landscaper	Cabinetmaker/Installer	Carpenter	Plumber
Construction	Electrician/Musician	Heating/AC Service	Painter
Appliance Repair	Carpet/Drapery Installer	Interior Decorating	Pool Service
Janitor Service	Repair Service		

Business Use – Private passenger vehicles (including mini-vans) owned or leased by the applicant and used in his/her occupation.

Examples of Business Use:

Accountant	Mortgage Broker	Appraiser	Attorney
Physician	Stock Broker	Insurance Broker	Real Estate
Veterinarian			

Unacceptable use for business or artisan include:

1. Any delivery usage, including pizza, fast food, or newspaper.
2. Any vehicle used to transport passengers or property for a fee.
3. Any vehicle in excess of 1-ton load capacity.

Named Insured's Signature

Date