



# Trexis and Trexis One BUSINESS USE GUIDELINES

We will accept limited, local artisan and small business use involving the insured's use of a vehicle to travel to and from job sites or locations where business is conducted. A business use surcharge will apply. During the quote and application phase, you may indicate business use as follows:

Select "Business" from the drop-down box in Trexis One:

The screenshot shows the 'Vehicle Use' section of the Trexis One application. A dropdown menu is open, showing options: 'Business' (highlighted), 'Short Commute is 14 miles or less', 'Long Commute is over 14 miles', 'Pleasure', 'Artisan', and 'Farm'. The 'Business' option is selected.

Answer "Yes" to Business Use in Trexis:

The screenshot shows the 'Business Use' section of the Trexis One application. A dropdown menu is open, showing options: 'No' and 'Yes' (highlighted). The 'Yes' option is selected.

During the Application process, you are also asked to complete the **Underwriting Questions**. Questions five and six relate to business use. If answered "Yes", a space will be provided in question six to define the exact type of business use.

**It is very important to verify whether business use applies and to confirm and list on the application the type of business use. If unacceptable business use occurs or acceptable business use is not disclosed, coverage may be denied.**

**The chart below indicates Unacceptable Business Use.**

Should you have any questions regarding Business Use, please contact our Customer Service Department at (877) 384-7466.

The screenshot shows the 'UNDERWRITING QUESTIONS - APPLICATION' section of the Trexis One application. It contains nine questions with 'Yes' and 'No' buttons. Questions 5 and 6 are highlighted in blue, indicating they relate to business use. Question 5 asks about delivery, limousine or taxi service, courier or escort service, or commercial pick up or delivery purposes. Question 6 asks about listed vehicles used in the course of any driver's business or occupation, other than driving back and forth to work.

## Unacceptable Business Use

- Livery risks including, but not limited to: taxi or limousine service, school or day care transportation (except car pool), hotel or motel transportation, group or retirement home resident transportation, medical patient transportation.
- Retail or wholesale delivery, including but not limited laundry, mail, magazine, newspaper, or package delivery.
- Pizza delivery or any other type of food delivery. Drivers whose occupation involves pizza or food delivery.
- Commercial, emergency, public livery or for-hire vehicles including rideshare operations like Uber or Lyft.
- Landscaping, lawn care or gardening service.
- Wide or oversized load escort service.
- Employee or co-worker use of a vehicle, including domestic employees (maids, chauffeurs, nannies, etc.).
- Vehicles used in auto business operations (the selling, servicing, transporting, storing, parking, or fueling of motor vehicles).
- Vehicles used for towing, repossession, driver training, security work or law enforcement.
- Hauling for hire (debris, junk, etc.).
- No flammable liquids, chemicals or explosive materials are transported and no more than 500 pounds of supplies or equipment.
- Vehicles registered to a business or corporation.