



Youthful Drivers. Are they covered on your business auto policy?

Well, what do you know? Summer is almost here, teenagers and young adults are out of school. While most are looking forward for the summer vacation and have their entire vacation planned as to where they are going to spend it and how. Others see it as the opportunity to get a summer job and bring in some cash. Some are lucky to have family in the construction business and are looking forward to work besides their dads or uncles. So what does this mean for you as a business owner? Well, they might not necessarily be qualified to paint, be a roofer or electrician, but they can be an extra driver that can drive material to the job site or run errands. So how does this affect your insurance policy?

Here are a couple of things you need to keep in mind when wanting to add a youthful driver to your policy:

1. How old does the driver have to be?
It all depends on the insurance company. Some insurance companies will not accept drivers under 25 years old. Other insurance companies will base it off the drivers driving record.
2. What if the driver is an occasional driver? Do you have to add him to your insurance policy?
If the driver is not assigned a vehicle and is an occasional driver, the driver does not need to be added to the policy. Now, if the driver is assigned to a vehicle and drives on a regular basis, they need to be added to the policy.
3. What if the driver is using own vehicle for work tasks?
The business auto policy will provide coverage when employee drives own vehicle.
4. What if you are not sure if you can add them due to their driving record?
Here at Burke Insurance Group, we offer the convenience of FREE MVR's to help.

Still not sure and have some concerns on the current status of your youthful drivers? Please give us a call!