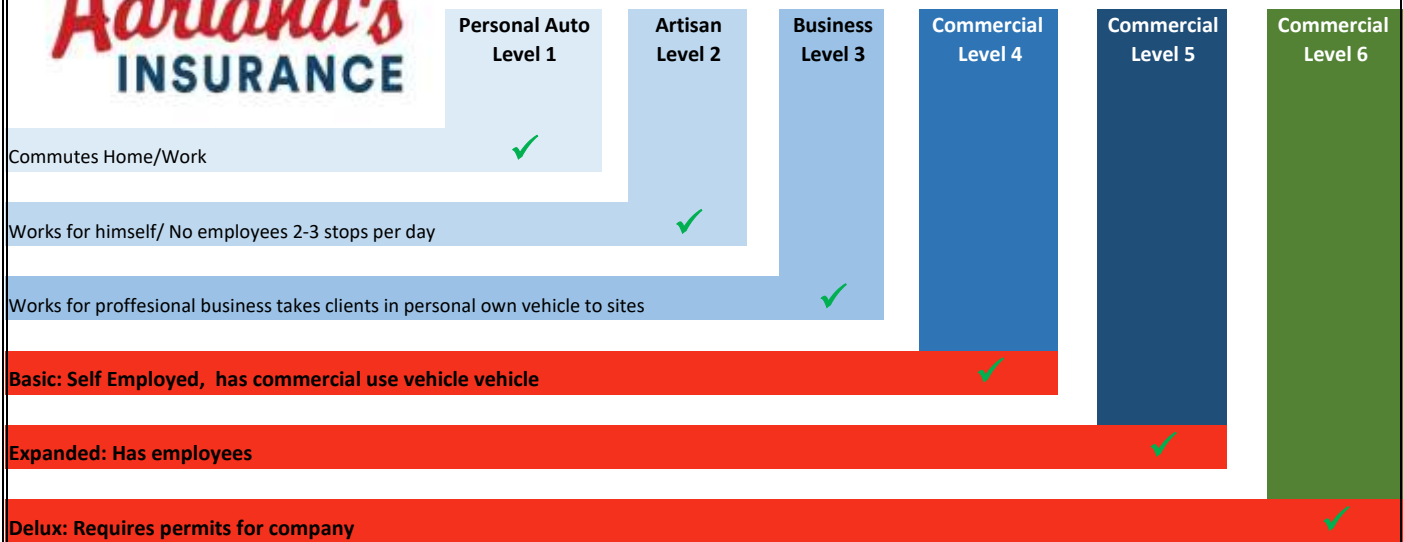




# Artisan / Business Use VS Commercial Auto



Artisan Use	Business Use	Commercial Use
Self Employed Tradesman with No Employees. Uses his personal own vehicle for personal use as well as for work related jobs. Carries his tools, and covers while carrying them to job sites.	Applied when a private passenger vehicle is used regularly or frequently for business errands or personal transportation related to the insured's employment: Example real-state, Mary Kay, Insurance marketing rep.	Vehicles use in the course of employment full time. Carries tools. <b>Has a commercial body type Vehicle</b>

Level 4 Basic	Level 5 Expanded	Level 6 Delux
Self Employed Tradesman with No Employees. Covers tools carrying on the vehicle that can cause an accident. Has a commercial style vehicle. Uses vehicle for commercial and personal use.	Has Employees who drive company vehicles. Owns company, commercial full time vehicles. Has frequent changes in their driver list. You can add Endorsement which allows eligible drivers to be added during the policy term without notification. If the Endorsement is not added to the policy the new driver needs to be added to the policy within 30 days of becoming a regular operator.	The business owner requires certificates and permits to be file. Has employees, carrying equipment. Best for Businesses that required by their customers to carry insurance that covers all owned, hired, and non-owned vehicles. If Endorsement added it allows eligible drivers to be added during the current policy. Both non-owned and Hired endorsements provide liability for vehicles rented, leased, borrowed, or hired from an employee, family, or other business or household.

Last update: 01/02/2026

Refer to comp guidelines	Artisan	Veh Per Policy	Stops per Day	Racks	Logos	Questionnaire	Coverage
Anchor	✗	✗	✗	✗	✗	✗	✗
Aspire	✓	2	5	✓	✓	✓	30/60/15
Blue Fire	✓	1	3	✓	✓	✓	30/60/15
Bristol West	✓	1	3	✓	✓	✓	100/300/50
Bridger	✓	1	3	✗	✗	✗	30/60/15
Carnegie	✗	✗	✗	✗	✗	✗	✗
Kemper-Infinity	Business Use	1	3	✗	✗	✓	30/60/15
Mapfre	✗	✗	✗	✗	✗	✗	✗
Myco	✓	1	5	✓	✓	✗	30/60/15
Nations	✓	1	5	✓	✓	✗	30/60/15
National General	✓	1	2	✓	✗	✗	30/60/15
Pronto	✓	1	5	✗	✗	✗	30/60/15
Reliant	✓	1	3	✓	✓	✗	30/60/15
Safeway	✗	✗	✗	✗	✗	✗	✗
Suncoast	✗	✗	✗	✗	✗	✗	✗