



**Abram Interstate Insurance Services, Inc.**  
 2211 Plaza Drive, Suite 100, Rocklin, CA 95765  
**Underwritten by: TOPA Insurance Company**  
 License # 0D08440

## INCIDENTAL BUSINESS USE

Named Insured: \_\_\_\_\_ Policy Number: \_\_\_\_\_

The insurance afforded by this policy does not apply to private passenger vehicles used for business purposes. For an additional premium, you may request coverage for incidental business use.

- Yes, I wish to request incidental business use coverage for an additional premium subject to the following terms:  
**INCIDENTAL BUSINESS USE COVERAGE** – It is agreed incidental business use coverage only applies to private passenger risks subject to the terms of the Policy and that coverage will not be afforded for “Commercial vehicles” and/or “Commercial use” as defined in the COMMERCIAL VEHICLE AND USE EXCLUSION (form #CA-ATA-06).
- No, I do not wish to request incidental business use coverage. I understand it is my responsibility to request coverage in the future should my vehicle use or the vehicle use of any other driver change for any reason. I agree to the following exclusion terms:  
**INCIDENTAL BUSINESS USE EXCLUSION** – It is agreed that the insurance afforded by this policy does not apply while any motor vehicle is used in the course of any trade, profession, occupation or job including part time jobs.

X \_\_\_\_\_  
 Applicant’s Signature

## COMMERCIAL VEHICLE AND USE EXCLUSION

The insurance afforded by this policy does not apply to commercial risks. Commercial risks include but are not limited to:

Commercial vehicles – The following vehicles are considered risks regardless of vehicle use:

- Vehicles not of the private passenger type
- Vehicles owned by or leased to a business, partnership or corporation
- Vehicles used as a public or livery conveyance for passengers
- Vehicles rented to others
- Pickups and vans exceeding 1 ton
- Vehicles showing logos or advertising
- Two or more business use vehicles on the same policy

Commercial use – The following vehicle use is considered a commercial risk regardless of the type of vehicle:

- Vehicles used as courier or livery
- Vehicles visiting four (4) or more job sites per day
- Vehicles driven in a radius exceeding 100 miles of the garaging address during the course of business
- Vehicles carrying explosives, flammable materials, or equipment weighing more than 500 pounds
- Vehicles driven by employees
- Vehicles used to transport passengers in connection with a business

I HAVE READ AND UNDERSTAND THIS COVERAGE LIMITATION

X \_\_\_\_\_  
 Applicant’s Signature