**I drive my own car on company business. Whose insurance pays for damages if I get into an accident?**  
**Question:**

I drive my own car on company business. Whose insurance will pay for damages if I get into an accident?

**Answer:**

It depends. If you get into an accident with your own car while on company business, your own auto insurance policy will probably cover the damages first. Then, if your company has a commercial auto insurance policy, this policy should probably cover any remaining expenses. In some cases, the commercial policy might provide the first level of coverage, depending on the way it's structured. The first step is to find out whether your employer has a commercial auto insurance policy (it probably does if it requires employees to drive their own cars on company business). If so, find out which policy would kick in first in the event of an accident.

If you're self-employed, you have a couple of options to protect against the financial risk of car accidents. First, you can increase the liability coverage under your own auto policy. Second, you can purchase your own commercial auto insurance policy. You might want to consider this option if you use your car primarily for business-related driving. For more information, contact several insurers and describe your situation.