

# ACORD 137 — Commercial Auto Section

AgencyAssist ACORD Form Reference Guide

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## Overview

Covers business-owned vehicles and hired/non-owned auto exposure. Required for any account with company vehicles or employees driving for business.

## When to Use This Form

Commercial Auto, Business Auto Policy (BAP), Fleet programs.

## Key Sections

Section	What to Collect
Vehicle Schedule	Year, make, model, VIN, garaging location, use
Driver Information	Name, date of birth, license number, MVR history
Coverage Selections	Liability limits, comprehensive/collision deductibles, uninsured motorist
Hired/Non-Owned Auto	Employees using personal vehicles, rented vehicles
Radius of Operations	Local, intermediate, long haul designations

## Agent Tips & Best Practices

- All drivers must be listed — including occasional drivers.
- MVRs should be pulled before submission, not after binding.
- Hired auto covers vehicles the business rents; non-owned covers employees' personal cars.
- Radius of operation affects rates — be accurate about how far vehicles travel.

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