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In California - the sun state - in addition to in alternative states and other countries, business vehicle insurance may be a vital part of the merchandise [spectrum](#) most insurance corporations offers. For many of us normal drivers with our personal cars and other non-public vehicles like motorbikes, leisure boats and recreational vehicles does not offer much attention to the very fact that lots of people are actually using their vehicles for a living. If you drive a industrial vehicle (huge rig, [delivery truck](#), bus, etc.) in [California](#) you ought to bear in mind there are specific legal needs for vehicle insurance that you need to maintain. As a result of commercial vehicles will often carry hazardous materials or precious cargo (like our children) the insurance requirements for them are abundant over ancient automobile coverage.

Not all insurance firms offer industrial vehicle insurance. Some corporations that specialize in auto coverage have a separate division that handles heavy vehicle insurance underwriting. Several times you'll be able to consult along with your agent who can inform you of their coverage availability or refer you to a different insurer who could be ready to handle your industrial needs.

Some of the necessities for obtaining coverage of those larger vehicles can embody specialised driver coaching necessities as defined by the state of CA. Typically drivers should have a special endorsement or license to drive such vehicles. Regular inspections are sometimes necessary for such vehicles additionally to assist maintain safety on the road. It's not uncommon to see random inspection points setup across the state to try and do spot checks of commercial trucks and other vehicles.

If you have any questions concerning the availability of coverage or the minimum requirements necessary you must contact the state department of motorcars who can explain detailed coverage needs based on the kind of auto and for what purpose it can be used for.