

Commercial Auto: Drive with Confidence



You rely on your fleet to do business. Whether it's towing heavy trailers or navigating tough job sites, your vehicles carry more than tools, they carry your brand.

We help you drive safer and smarter. Our Commercial Auto policies are tailored for tree care operations and built to keep you moving forward.

POLICY OVERVIEW:

Commercial Auto insurance covers your business-owned vehicles, including dump trucks, chip trucks, pickups, and trailers. Tree services face heightened risk due to heavy towing, jobsite navigation, and frequent driving. This policy keeps you protected from on-road accidents and liability claims.



RISK MANAGEMENT TIPS:

- Perform daily vehicle inspections and log DOT compliance.
- Maintain clean MVRs for all drivers and run annual checks.
- Train drivers on trailer hookup safety and secure loads before transport.

BEST PRACTICES:

- Implement written vehicle usage policies, including rules on distracted driving and off-hours use.
- Install backup cameras or sensors on larger trucks.
- Encourage safe driving through reward-based driver safety programs.

EMPOWERING. YOU.

CLAIMS MANAGEMENT PROTOCOLS:

- If an accident occurs, call the police to document the scene and file a report.
- Collect insurance info from all involved drivers, plus names of any witnesses.
- Notify your insurance agent within 24 hours and provide photos of all vehicle damage.
- Maintain maintenance logs to help validate vehicle condition at time of loss.

GRANITE INSURANCE | EMPOWERING YOU

At Granite Insurance, we believe in partnerships, not policies. Our approach combines proactive risk management, custom industry programs, and responsive support that helps your business grow stronger every day.



CONTACT GREG JOHNSTON

Business Risk Consultant – Tree Care Program Specialist

- 828-382-3732
- gjohnston@graniteinsurance.com
- GraniteInsurance.com

Meet Greg: Greg is committed to helping arborists and tree service professionals find the right coverage while strengthening their risk management practices. He understands the unique hazards of the industry and serves as a trusted partner to keep your crew safe, your equipment protected, and your business growing strong.



Let Granite Insurance be your trusted partner in the canopy and beyond.
Contact us today to learn more about our tailored tree care insurance solutions!