



Premier Essential VSC Commercial Use Explained

Vehicles used for commercial purposes are typically excluded from coverage under the VSC. However, there are some forms of acceptable commercial usage, which are eligible for coverage with the payment of a commercial use surcharge.

UNACCEPTABLE USAGE

Vehicles used for the following purposes are not eligible for coverage under any circumstances:

- Operation by multiple drivers (not including family members)
- Construction Purposes
- Delivery Services
- Commercial Towing (Hauling/Trailer Usage)
- Towing in excess of what is recommended by the manufacturer
- Commercial Farm Operation
- Volunteer Public Service
- Snow Plowing
- Rental, Livery or Taxi Service (Rideshare is separate—see below)
- Emergency Vehicle Service
- Competitive Racing
- Off-Road Racing

ACCEPTABLE USAGE

In general, if none of the exclusions shown above apply to the vehicle, then the following types of vehicles are eligible for coverage with payment of the commercial use surcharge.

- Vehicles with advertising signage displayed on the exterior.
- Vehicles insured under a commercial auto policy.
- Vehicles owned by businesses/corporations or vehicles that have commercial license plates.
- Vehicles used for business errands, sales calls, route work and service calls.
- Vehicles used to transport tools or equipment.
- Rideshare services such as Lyft/Uber

ASSESSING COMMERCIAL USAGE

The commercial use surcharge must be paid at the time the VSC is purchased.



PREMIER
DEALER SERVICES

PREMIER ESSENTIAL COMMERCIAL USE FORM

Dealership Name: _____

Customer Name(s): _____

Company Name(s): _____

Contract Number: _____

If the vehicle is intended for private use by the above named individual, please indicate by signing here. Please be aware, if this vehicle is determined to be a commercial use vehicle at a later date, all claims will be denied and the contract will be cancelled.

Dealer Representative Name	Dealer Signature	Date
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Customer Name	Customer Signature	Date
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If the vehicle is intended for qualified commercial use by the above named company, please sign here and remit \$200 for the Commercial Use surcharge.

Dealer Representative Name	Dealer Signature	Date
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Customer Name	Customer Signature	Date
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Please include completed forms with your VSC remittance to accompany the enrollment of this agreement. For further assistance please contact the VSC administration team via email at SalesSupport@pdsadm.com or by phone at 888-676-6871 ext. 5 with any questions.