Limousine Insurance

Commercial auto - coverage overview, limitations and how to get a quote



OVERVIEW

Limousine operators need high liability limits for passengers, and carriers look at vehicle types, chauffeur screening, hours of operation and any party-bus or alcohol service.

WHAT'S COVERED

Passenger liability
Injuries to passengers and the public.

Physical damage
Stretch limos, sedans and SUVs.

Uninsured motorist
Passenger injuries from uninsured drivers.

Medical payments
Passenger medical bills regardless of fault.

Hired and non-owned
Farm-out and affiliate vehicles you book.

Good to know
Party buses and late-night alcohol service add cost, while drivers over 25 with clean MVRs and drug testing open more markets.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Rides arranged through rideshare apps unless declared
- × Alcohol served to minors and stretch conversions not listed with the carrier

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Vehicle list with seating capacity
- Chauffeur list with license numbers
- State or PUC operating authority
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/limousine/

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