

AUTO RISK ASSESSMENT

Real Estate Professionals

Could one fender bender sink your brokerage?

We help real estate brokers and agents identify whether they (or their brokerage) are exposed to auto-related liability due to agents using personal vehicles for business purposes—an often overlooked risk.

Use this assessment to spot vulnerabilities and reduce your exposure before something goes wrong.

AGENT DRIVING HABITS

- Do you regularly drive your personal vehicle for client-related activities like showings or closings? ☐ YES ☐ NO
- Do you transport clients in your personal vehicle during the course of business? ☐ YES ☐ NO
- Do you attend inspections, walkthroughs, or listings using your personal car? ☐ YES ☐ NO

INSURANCE PRACTICES

- Do you carry less than \$300K in liability on your auto policy? ☐ YES ☐ NO
- Do you rely solely on a personal auto policy (with no business-use endorsement)? ☐ YES ☐ NO

BROKERAGE LEVEL PROTECTIONS

- Does your brokerage NOT carry hired or non-owned auto (HNOA) coverage? ☐ YES ☐ NO
- Have you ever been reimbursed for mileage or received a car allowance without being told to add the brokerage as an additional insured to your auto policy? ☐ YES ☐ NO

SCORING KEY

0–2 Yes answers = Low exposure

3–4 Yes answers = Moderate exposure

5+ Yes answers = High exposure – likely uninsured or underinsured risk

If you scored a Moderate or High exposure (3 or more) let's review your risks.
Even if you're unsure how you'd score—let's walk through it together

Text or Call (330) 852-4087 or email (sales@hamsherinsurance.com) us today.
You can also start the process of joining our agency by clicking [here](#)."

