

In *Brink v. Erie Insurance Group*, (Pa. Super. Jan. 4, 2008), a three-judge panel ruled that a police officer's use of patrol cars constituted regular use of a non-owned vehicle sufficient to trigger his personal insurance policy's exclusion for use of a non-owned vehicle. The panel said it makes no difference whether the officer regularly used the patrol vehicle when injured.

The effect of the non-owned vehicle exclusion is to deny insurance coverage to you in the event of an accident, even though you may have paid your insurance company every penny of the significant insurance premiums you were charged.

If you regularly use a non-owned vehicle at your job, it is important that you immediately discuss this with your insurance agent to be sure that your insurance policy will provide you with insurance coverage. It is too late to address this issue after an accident has occurred. Protect your rights by addressing the matter before being involved in an accident.