

WASHINGTON



UTILITIES AND TRANSPORTATION  
COMMISSION

### Licensing Services

360-664-1222

### Consumer Help Line

888-333-WUTC (9882)

consumer@utc.wa.gov

### TTY

800-416-5289

### Education and Outreach

360-664-1147

### Media Line

360-664-1116

The UTC regulates the services of privately or investor owned utility and transportation companies. Our mission is to ensure that services are fairly priced, available, reliable and safe.

### Regulated companies:

- Telephone
- Electricity
- Natural Gas
- Water
- Garbage
- RR Crew Carriers
- Recycling
- Residential Movers
- Charter Buses
- Airport Shuttles
- Commercial Ferries
- Natural Gas Pipeline

### General Information

360-664-1160

www.utc.wa.gov

PO Box 47250



# Motor Carrier Insurance Requirements

If you want to operate as a common carrier, household goods mover, solid waste company, railroad contract crew carrier, or passenger carrier in the state of Washington you must have a permit or certificate from the Utilities and Transportation Commission (commission) and valid insurance. To apply for a permit or certificate, you must provide proof of liability and property damage insurance. You must also maintain proof of insurance to keep your permit or certificate active.

### Form E or Form G - Liability and Property Damage Insurance

Your insurance company must file Form E, Uniform Motor Carrier Bodily Injury and Property Damage Liability Certificate of Insurance. Form E is the standard proof of insurance form issued by insurance companies. You may also file a Form G, Surety Bond, as proof of insurance.

### Certificate of Insurance or Binder

We will accept an insurance certificate or binder from your insurance company for a period of **up to 60 days**, but it must be replaced by a Form E **before the 60 days expires**. Insurance certificates or binders must show the UTC as the certificate holder.

### Cancellations

Insurance companies must notify the UTC thirty (30) days before your insurance policy expires. If your policy expires, the UTC will suspend your permit or certificate for 30 days. If you do not submit proof of insurance within the 30 days, your permit or certificate will be cancelled. UTC staff will send a letter to notify you if we intend to suspend or cancel your permit or certificate. Prior to canceling your permit or certificate, we will offer you an opportunity for a hearing to explain why we should not cancel your permit or certificate.

# Motor Carrier Insurance

## **Specific requirements for all insurance forms**

**The UTC will reject insurance forms that do not meet these requirements, which means you will not have valid proof of insurance on file.**

- The name on the insurance form **MUST MATCH EXACTLY** the individual, partners, or corporate name on your application for a permit or certificate. It may include a d/b/a or trade name.
- Insurance forms must be received from an insurance company authorized to write insurance in the state of Washington. You may check with the Office of the Insurance Commissioner to determine if your insurance company is authorized in Washington.
- All insurance forms must include:
  - The policy number.
  - The name of the insurance company.
  - The signature of the insurance company's authorized representative.
  - An issue date and effective date.

## **Cargo Insurance**

If you are a household goods carrier, you must maintain proof of cargo insurance at your place of business. For vehicles with a gross vehicle weight of less than 10,000 pounds, you must have \$10,000 minimum levels of cargo insurance. For vehicles 10,000 pounds or more, you must have \$20,000 minimum levels.

## **For More information**

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### **TTY**

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### **Media Line**

360-664-1116

# REQUIRED INSURANCE FILING

CARRIERS WITH THIS PERMIT	FOR THESE OPERATIONS OR VEHICLE USAGE	MUST FILE ONE OF THE FOLLOWING FORMS	AT THESE MINIMUM INSURANCE LEVELS
Common Carrier Household Goods	Vehicles under 10,000 GVWR hauling non-hazardous property.	Form E Certificate of Insurance.  Form G, Surety Bond. Insurance Binder, good for only 60 days.	\$300,000 Combined Single Limit (CSL)
Common Carrier Household Goods	Vehicles 10,000 GVWR or more hauling non-hazardous property.	Form E Certificate of Insurance.  Form G, Surety Bond. Insurance Binder, good for only 60 days.	\$750,000 CSL
Household Goods	Vehicles under 10,000 GVR	Cargo Form H	\$10,000
Household Goods	Vehicles over 10,000 GVR	Cargo Form H	\$20,000
Common Carrier	Vehicles 10,000 GVWR or more hauling: Oil (49 CFR 172.101). Hazardous waste, hazardous materials, and hazardous substances listed in 49 CFR 172.101, but not listed in paragraph above.	Form E Certificate of Insurance.  Form G, Surety Bond. Insurance Binder, good for only 60 days.	\$1,000,000 CSL
Common Carrier	Any vehicle hauling: Hazardous substances in bulk, in vehicles with capacities exceeding 3,500 water gallons Explosives A or B in any quantity Poison gas in any quantity Liquefied compressed gas or compressed gas, in bulk in containers exceeding 3,500 water gallons Highway route controlled quantity radio-active materials	Form E Certificate of Insurance.  Form G, Surety Bond. Insurance Binder, good for only 60 days.	\$5,000,000 CSL

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# REQUIRED INSURANCE FILING

CARRIERS WITH THIS PERMIT	FOR THESE OPERATIONS OR VEHICLE USAGE	MUST FILE ONE OF THE FOLLOWING FORMS	AND OBTAIN THESE MINIMUM INSURANCE LEVELS
Solid Waste Collection Companies	Solid waste collection vehicles under 10,000 GVWR.	Form E Certificate of Insurance.  Form G, Surety Bond. Insurance Binder, good for only 60 days.	\$300,000 CSL
Solid Waste Collection Companies	Solid waste collection vehicles 10,000 GVWR or more.	Form E Certificate of Insurance.  Form G, Surety Bond. Insurance Binder, good for only 60 days.	\$750,000 CSL
Solid Waste Collection Companies	Solid waste collection vehicles that transport quantities of biomedical waste not subject to federal regulation.	Form E Certificate of Insurance.  Form G, Surety Bond. Insurance Binder, good for only 60 days.	\$1,000,000 CSL
Passenger carriers	Vehicles with a seating capacity of 15 passengers or less, including the driver.	Form E Certificate of Insurance.  Form G, Surety Bond. Insurance Binder, good for only 60 days.	\$1,500,000 CSL
Passenger carriers	Vehicles with a seating capacity of 16 passengers or more, including the driver.	Form E Certificate of Insurance.  Form G, Surety Bond. Insurance Binder, good for only 60 days.	\$5,000,000 CSL
Non-profit Special Needs	Vehicles with a seating capacity of 15 passengers or less, including the driver.	Form E Certificate of Insurance.  Form G, Surety Bond. Insurance Binder, good for only 60 days.	\$500,000 CSL
Non-profit Special Needs	Vehicles with a seating capacity of 16 passengers or more, including the driver.	Form E Certificate of Insurance.  Form G, Surety Bond. Insurance Binder, good for only 60 days.	\$1,000,000 CSL
Railroad Contract Crew Carrier	Passenger Vehicles	Form E Certificate of Insurance.  Form G, Surety Bond. Insurance Binder, good for only 60 days.	\$5,000,000 CSL  \$1,000,000 Uninsured and Underinsured Motorist Coverage