

WAC 308-89-010 For hire liability and property damage insurance.

(1) For hire businesses must maintain liability and property damage insurance for each vehicle as required in RCW 46.72.050.

(2) The bond or certificate of insurance must be submitted before a vehicle certificate may be issued, reissued, or renewed. The bond or the certificate of insurance shall include: (a) The name of the insured in the same manner as will appear on the master license; (b) operating name (c) inception and expiration dates of coverage; (d) the name of the insuring company; (e) the policy number; and (f) the year, make and vehicle identification number of each vehicle operated or intended to be operated.

(3) The director may refuse any insurance policy submitted with one or more of the following conditions present: (a) Any policy containing a deductible clause for any amount deductible, unless the policy clearly states that all claims under the policy will be directly paid in full to the claimant including the deductible amount by the insurer; (b) any policy containing a clause restricting the insured's age in regard to insurance validity; and (c) any policy which is determined to be a "surplus line" policy, as described in RCW 48.15.040, [without the appropriate affidavit being filed] with the office of the insurance commissioner.

(4) Cancellation: In the event of cancellation of the coverage noted on the policy, the insuring company shall serve a copy of such notice upon the director of the department of licensing which shall not be less than ten days prior to the date fixed in the notice as the date of termination of liability.

[Statutory Authority: 1996 c 87. WSR 96-16-032, § 308-89-010, filed 8/1/96, effective 9/1/96. Statutory Authority: RCW 46.72.120. WSR 85-21-034 (Order TL-RG-18), § 308-89-010, filed 10/11/85.]

Reviser's note: RCW 34.05.395 requires the use of underlining and deletion marks to indicate amendments to existing rules, and deems ineffectual changes not filed by the agency in this manner. The bracketed material in the above section does not appear to conform to the statutory requirement.