

WAC 308-83-115 Insurance. (1) Limousine carriers are required to maintain liability and property damage insurance for each vehicle used by their company as noted below:

Type of Coverage	Minimum Coverage Amount
Combined single limit for bodily injury liability and property damage for one accident	\$1,050,000.00

(2) The certificate of insurance shall include the:

- (a) Limousine carrier as the insured in the same manner as does or will appear on the business license;
- (b) Effective and expiration dates of coverage;
- (c) Name of the insurer;
- (d) Name of producer;
- (e) Coverage and limits;
- (f) Thirty-day department notification clause;
- (g) Department as certificate holder;
- (h) Policy number; and
- (i) Year, make, model, and vehicle identification number (VIN) of each vehicle.

(3) The insurance policy may not:

- (a) Contain a deductible clause for any amount deductible, unless the policy clearly states that all claims under the policy will be paid by the insurer directly to the claimant, in full and including the deductible amount;
- (b) Contain a clause restricting the insured's age in regard to insurance validity; or
- (c) Be a "surplus line" policy, as determined by the office of the insurance commissioner and as described in RCW 48.15.040.

(4) In the event of cancellation of the coverage noted on the policy, the insuring company shall notify the department's limousine regulatory office not less than thirty calendar days prior to the cancellation date.

(5) All liability and property damage insurance policies issued to limousine carrier businesses shall carry a "uniform motor carrier bodily injury and property damage liability endorsement."

(6) A copy of the certificate of insurance must be carried in the vehicle at all times.

[Statutory Authority: Chapters 46.72A, 46.04 RCW, RCW 43.24.086 and 2011 c 374. WSR 12-02-035, § 308-83-115, filed 12/29/11, effective 2/1/12.]