

INSURANCE REQUIREMENTS FOR LIMOUSINE OPERATIONS

Your insurance company must submit a Form E to MnDOT. The Form E must be submitted by an authorized company representative and cannot be submitted by your local insurance agent.

Cancellation. Cancellation of Form E requires a notification of at least 30 days.

Minimum coverage. A provider shall have in effect an insurance plan that provides the following minimum coverage for each vehicle as stated in Minnesota Statutes, section 168.128:

Insurance

(a) The application must include a certificate of insurance verifying that a valid commercial insurance policy or policies is in effect and giving the name of the insurance company and the number of the insurance policy. The policy or policies must provide in the aggregate stated limits of liability, exclusive of interest and costs, with respect to each motor vehicle for which coverage is granted, of:

- (1) not less than \$1,500,000 because of bodily injury to one person in any one accident;
- (2) not less than the minimum aggregate amount required under section 65B.135* per accident; and
- (3) not less than \$100,000 because of injury to or destruction of property.

(b) The insurance company must notify the commissioner if the policy is canceled or if the policy no longer provides the coverage required by this subdivision.

(c) The commissioner of public safety is required to notify the commissioner of transportation if the policy of a person required to have a permit under section 221.84 is canceled or no longer provides the coverage required by this subdivision.

*65B.135 minimum aggregate is \$1,500,000 per accident, per limousine covered.