

## VEHICLE INSURANCE REQUIREMENTS

Visit the TLC website for more information at: [www.nyc.gov/tlc](http://www.nyc.gov/tlc)

Please see the below chart for minimum insurance levels required for your vehicle based on the type of vehicle you own and the vehicle's seating capacity (as per TLC rules, unless otherwise noted).

Vehicle Type		Seating Capacity	Minimum Insurance Levels
<b>F H V</b>	Livery Vehicle & Black Car	1-7 passengers	\$100,000 per person \$300,000 per occurrence CSL \$200,000 PIP (Personal Injury Protection)
		8-15 passengers	\$1.5 Million per occurrence \$200,000 PIP
		16-20 passengers	\$5 million occurrence \$200,000 PIP
	Luxury Limousine	1-7 passengers	\$500,000 per person \$1 million per occurrence CSL \$200,000 PIP
		8-15 passengers	\$1.5 million occurrence \$200,000 PIP
		16-20 passengers	\$5 million occurrence \$200,000 PIP
Commuter Van	1-7 passengers	\$100,000 per person \$300,000 per occurrence CSL \$50,000 property damage	
	8-20 passengers	\$1.5 Million per occurrence \$50,000 property damage	
Medallion	1-7 passengers	\$100,000 per person \$300,000 per occurrence CSL \$200,000 PIP	
Paratransit Vehicle	Insurance levels for paratransit vehicles are those required by New York State. Please refer to the New York State Department of Transportation (NYSDOT) Passenger-Insurance Requirements for more information.		

**Note:** A base's umbrella policy can only be used to meet the TLC mandated liability insurance requirements for (1) vehicles directly owned by the base; or (2) vehicles affiliated with, but not owned by the base, and in such cases the vehicle owner must be listed as a named insured on the endorsement page. In all cases, the declaration page of the base policy presented must include a schedule of covered Vehicle Identification Numbers (VINs). The vehicle policy must have insurance levels that meet agency insurance requirements, and the policy must cover any and all accidents incurred by the vehicle. The policy cannot contain exclusionary language that limits liability or coverage for the vehicle. The TLC may request a full copy of the base policy to confirm coverage, which may delay application processing.