



**INTRASTATE OPERATING AUTHORITY INSURANCE REQUIREMENTS**

***Pursuant to 7 CSR 265-10.030 – Insurance***

**PUBLIC LIABILITY AND PROPERTY DAMAGE INSURANCE**

Every motor carrier operating motor vehicles within Missouri must at all times have on file and approved a surety bond or a certificate of public liability and property damage insurance (on an approved form) which must show specifically that the required uniform endorsements are attached to the policy covering each motor vehicle in amounts not less than in the table below.

Any freight-carrying vehicle while transporting household goods in intrastate commerce within Missouri must have on file and approved a surety bond or certificate of cargo insurance in amounts not less than provided in the table below. Any shipper and contract carrier may agree upon different limits of cargo insurance that those set forth or the shipper may expressly waive the requirements of any cargo insurance. Any such agreement or waiver must be evidenced in writing and filed with the division in lieu of policy of insurance.

All filings must be delivered electronically via MoDOT Carrier Express. All documents offered for filing must comply with the applicable requirements and be properly signed or otherwise authenticated in accordance with this agency’s rule.

Insurance certificates, surety bonds, or other documents for filing must have the Missouri Department of Transportation as the filing agency name. Before any policy of insurance will be accepted for intrastate authority, the insurance company issuing the policy must be duly authorized to transact business in the state of Missouri, to issue the policy offered, and financially able to meet the obligations thereof. Every surety bond and insurance certificate must show specifically that the required uniform endorsements are attached to the policy covering each motor vehicle in amounts not less than the amounts depicted on the table below.

**FORMS FOR FILING PROOF OF INSURANCE**

The following forms will be used for proof of bodily injury and property damage filing:

- Form E Uniform Motor Carrier Bodily Injury and Property Damage Liability Certificate of Insurance; or
- Form G Uniform Motor Carrier Bodily Injury and Property Damage Surety Bond

**CANCELLATION NOTICE**

An insurer must give the agency not less than ten (10) days’ notice of the cancellation of motor carrier bodily injury and property damage liability insurance, or motor carrier cargo insurance by filing:

- Form K Uniform Notice of Cancellation to Motor Carrier Insurance Policies; or
- Form L Uniform Notice of Cancellation of Motor Carrier Surety Bond

**INTRASTATE CARGO INSURANCE REQUIREMENTS**

The following forms will be used for proof of cargo insurance filing:

- Form H Uniform Motor Carrier Cargo Certificate of Insurance; or
- Form J Uniform Motor Carrier Cargo Surety Bond

**SCHEULE OF LIMITS – Public Liability and Property Damage Insurance**

COMMODITY TRANSPORTED	FORM TYPE	INSURANCE AMOUNT REQUIRED
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Property or Household Goods (No Hazardous Materials)	Form E or G	\$100,000 for injury or death of 1 person; \$300,000 for 1 accident; <u>and</u> \$50,000 property damage for 1 accident <b>Minimum Liability Limit: \$350,000</b>
Passenger – Twelve (12) or less capacity	Form E or G	\$100,000 for injury or death of 1 person; \$300,000 for 1 accident; <u>and</u> \$50,000 property damage for 1 accident <b>Minimum Liability Limit: \$350,000</b>
Passenger – More than twelve (12) capacity	Form E or G	\$100,000 for injury or death of 1 person; \$500,000 for 1 accident; <u>and</u> \$50,000 property damage for 1 accident <b>Minimum Liability Limit: \$550,000</b>
Household Goods	Form H or J	\$2,500 loss or damage to property carried on any 1 motor vehicle. \$5,000 loss or damage to or aggregate of losses or damages of or to property occurring at any 1 time/place. <b>Minimum Liability Limit: \$5,000</b>
Hazardous Materials ( <b>Bulk Only – GVWR of 10,0001 or more pounds</b> ) <ul style="list-style-type: none"> <li>Oil listed in 49 CFR 172.010</li> <li>Hazardous waste, materials, and substances defined in 49 CFR 171.8 and listed in 49 CFR 172.101 not mentioned below.</li> </ul>	Form E or G	\$1,000,000
Hazardous Materials ( <b>GVWR of 10,001 or more pounds</b> ) <ul style="list-style-type: none"> <li>Hazardous substances as defined in CFR 171.8, transported in cargo tanks or hopper-type vehicles with capacities in excess of 3,500 water gallons.</li> <li>In Bulk Division 1.1, 1.2, and 2.3 material</li> <li>Division 2.3 Hazard Zone A material</li> <li>Division 6.1, Packing Group I, Hazard Zone A material</li> <li>In Bulk Division 2.1 or 2.2 material</li> <li>Highway route controlled quantities of a Class 7 material, as defined in 49 CFR 173.403</li> </ul>	Form E or G	\$5,000,000
Hazardous Materials ( <b>GVWR less than 10,001 pounds</b> ) <ul style="list-style-type: none"> <li>Zone A material.</li> <li>Highway route controlled quantities of a Class 7 material as defined in 49 CFR 173.403</li> </ul>	Form E or G	\$5,000,000
Housemovers	Certificate of Liability	\$2,000,000