

## Florida Department of Highway Safety and Motor Vehicles Division of Motorist Services

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| PROCEDURE:<br><br>RS-33   | SUBJECT:<br><br>COMMERCIAL MOTOR VEHICLE INSURANCE |
| DESCRIPTION AND USE:<br><br>THIS PROCEDURE PROVIDES INFORMATION AND INSTRUCTIONS TO ASSIST EMPLOYEES OF THE TAX COLLECTOR, LICENSE PLATE AGENT AND THE FLORIDA DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES WITH THE COLLECTION OF COMMERCIAL MOTOR VEHICLE INSURANCE.   |  |
| <p>I. PROVISIONS OF LAW:</p> <p><a href="#">Section 320.02(5)(e), Florida Statutes</a>, provides that upon the expiration date noted in the cancellation notice that the department receives from the insurer, the department shall suspend the registration, issued under this chapter or <a href="#">section 207.004(1), Florida Statutes</a>, of a motor carrier who operates a commercial motor vehicle or who permits it to be operated in this state during the registration period without having in full force liability insurance, a surety bond, or a valid self-insurance certificate that complies with this section. The insurer shall provide notice to the department at the same time the cancellation notice is provided to the insured pursuant to <a href="#">s. 627.7281</a>. The department may adopt rules regarding the electronic submission of the cancellation notice.</p> <p>II. DEFINITIONS:</p> <p><b>"Commercial motor vehicle"</b> is defined by <a href="#">section 320.01(25), Florida Statutes</a>, as any vehicle which is not owned or operated by a governmental entity, which uses special fuel or motor fuel on the public highways, and which has a gross vehicle weight of 26,001 pounds or more, or has three or more axles regardless of weight, or is used in combination when the weight of such combination exceeds 26,001 pounds gross vehicle weight.</p> <p><b>Combined Single Limit</b> ensures that the full limit of the policy will be payable for damages or injuries, whether there is only one damage or injury or multiple damages and injuries where the at-fault driver is liable.</p> <p><b>Split Level Policy</b> identifies the maximum limit for injury and damage. <u><b>For example, a policy with split limits might pay \$100,000 per person per incident for bodily injury, with a maximum of \$300,000 per incident.</b></u></p> |  |
| <p><b>Revision(s) to this procedure:</b> <i>Statutory review, added links to forms and statutes. Removed "notes" and added Historical Revisions section. Changed applicant to customer. Under III. A (6) added "all nonpublic sector buses subject to regulations of the USDOT for all for-hire interstate carriers of passengers, the minimum is \$1,500,000 for vehicles with a seating capacity of 15 passengers or less, and \$5,000,000 for vehicles with a seating capacity of 16 passengers or more". Under IV. B. added when Department must be listed as certificate holder. Under IV C. added email address <a href="mailto:SelfInsurance@flhsmv.gov">SelfInsurance@flhsmv.gov</a>. Added new Exhibits B-D.</i></p>   |  |
| EFFECTIVE DATE<br><br>Immediately   | REVISION DATE<br><br>12/12/19                      |

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### III. MINIMUM COVERAGE REQUIREMENTS:

- A. The minimum required amounts of coverage for the combined bodily liability insurance and property damage liability insurance, as provided in [section 627.7415, Florida Statutes](#).
1. \$50,000 per occurrence for a commercial motor vehicle with a gross vehicle weight of 26,000 pounds or more, but less than 35,000 pounds.
  2. \$100,000 per occurrence for a commercial motor vehicle with a gross vehicle weight of 35,000 pounds or more, but less than 44,000 pounds.
  3. \$300,000 per occurrence for a commercial motor vehicle with a gross vehicle weight of 44,000 pounds or more.
  4. All commercial motor vehicles subject to regulations of the United States Department of Transportation, Title 49 C.F.R. part 387, subpart A, for all for-hire interstate carriers or all carriers transporting hazardous materials with vehicles having a gross vehicle weight of 10,000 pounds or more, the minimum level is \$750,000 CSL.
  5. A split limit policy is acceptable in lieu of the combined single limit policy only if each of the split limits meets or exceeds the amount of the required combined limits coverage.
  6. **Notwithstanding s. 627.7415, F.S., and s. 627.742, F.S., all nonpublic sector buses subject to regulations of the United States Department of Transportation, 49 C.F.R. part 387, subpart B, for all for-hire interstate carriers of passengers, the minimum is \$1,500,000 for vehicles with a seating capacity of 15 passengers or less, and \$5,000,000 for vehicles with a seating capacity of 16 passengers or more. Seating capacity includes the driver.**
- B. Proof of insurance must specify Personal Injury Protection (PIP) coverage in the amount of \$10,000. PIP is required in addition to any other insurance requirements and regardless of the gross vehicle weight of the covered vehicle(s).

A standard Commercial Motor Vehicle (CMV) insurance policy must indicate that it includes Personal Injury Protection (PIP), Property Damage Liability (PDL) and Bodily Injury Liability (BIL) coverage.

Many commercial vehicles are privately owned and operated under a lease agreement with motor carrier companies. Lessors (owner/operators) operate under the insurance coverage of lessees (carrier companies). When a lessor files an application for registration for a commercial vehicle and provides acceptable proof of purchase of the required insurance coverage and the named insured on the proof of purchase is a lessee carrier, the **customer** must also provide evidence of insurance, under a lease arrangement, with the insured lessee.

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#### IV. ACCEPTABLE PROOF OF INSURANCE:

Unless the policy or binder is marked as “Scheduled Autos”, proof of insurance is not required to list the specific VIN number(s) for the vehicle(s) covered. “Scheduled Auto” means specific vehicles are insured by the policy. Therefore, if “Scheduled Auto” appears on the policy or binder and the VIN number(s) for the vehicle(s) is not listed, the insurance document is NOT valid.

The following are acceptable types of proof of insurance:

- A. Certificate of Liability Insurance also referred to as a COI. This form must show the policy number and levels of insurance coverage including Personal Injury Protection (PIP).
- B. The ACORD form, which is a type of Certificate of Liability Insurance form. PIP coverage should be shown on the ACORD form.

The ACORD form is pre-printed with a standard clause in the “Cancellation” box at the bottom right of the form.

A sample of the ACORD form is attached as Exhibit A.

**Customers presenting proof of insurance on an ACORD form for vehicles with apportioned registration under the International Registration Plan must list the Florida Department of Highway Safety and Motor Vehicles as the certificate holder. The department address is listed as follows:**

**FLHSMV-BCVDS  
2900 Apalachee Parkway, Mail Stop 62  
Tallahassee, Florida 32399-0626**

- C. Certificate of self-insurance issued by the **Bureau of Motorist Compliance.**
  - Exhibit B COMPANY/CORPORATION – Complying by Financial Statement.
  - Exhibit C COMPANY OR CORPORATION – Complying by Filing a Certificate of Deposit.
  - Exhibit D INDIVIDUAL, COMPANY OR CORPORATION – Complying by Financial Statement to insure commercial vehicles for combined limits of liability insurance required under s. 627.7415, Florida Statutes, based on gross vehicle weight (GVW) of vehicles.

**Customers requiring additional information may email:**  
**SelfInsurance@flhsmv.gov**

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| RS-33      | <p data-bbox="315 247 1544 464">D. Form E, Uniform Motor Carrier Bodily Injury and Property Damage Liability. See Exhibit E. Form E is NOT a departmental form. The form is determined by the National Association of Regulatory Utilities Commissioners and promulgated pursuant to the provisions of section 202(b)(2) of the Interstate Commerce Act (49 U.S.C., Sec. 302 (b)(2). When the carrier is based in Florida, the Name of Commission is the Florida Department of Highway Safety and Motor Vehicles.</p> <p data-bbox="315 506 1390 537">E. Proof of self-insurance with the Federal Motor Carrier Safety Administration.</p> <p data-bbox="315 579 972 611">F. Policy which provides the required coverage.</p> <p data-bbox="315 653 704 684">G. Insurance policy binder.</p> <p data-bbox="315 726 1520 789">H. Certificate of insurance issued on insurance form only. This must reflect policy number and levels of insurance.</p> <p data-bbox="315 831 1507 936">I. Depositing a surety bond with the department issued by a surety company authorized to do business in Florida or a combination of a surety bond and insurance policy which satisfies the requirements of <a href="#">section 320.02(5)(e), Florida Statutes</a>.</p> <p data-bbox="315 978 1544 1041">J. An insurance affidavit (form HSMV 83330) is not acceptable proof of commercial vehicle insurance.</p> <p data-bbox="201 1083 565 1115">V. MISCELLANEOUS:</p> <p data-bbox="282 1157 1507 1262">If an individual's residence is in Florida and he has a commercial vehicle titled and registered in Florida in his name, but he leases the vehicle to a company out of state, the owner must have Florida commercial insurance.</p> <p data-bbox="110 1430 347 1461"><b><u>Historical Revisions:</u></b></p> <p data-bbox="110 1493 802 1524"><b><u>02/15/2016 - Updated Exhibit B with new bureau chief name.</u></b></p> <p data-bbox="110 1535 1463 1566"><u>12/14/2012 - Updated statute language on page 1, removed the endorsement language from Section IV, and updated Exhibit B.</u></p> <p data-bbox="110 1577 1511 1640"><u>07/16/2010 – Revised Section IV on pg. 3 to list all acceptable types of certificate of liability insurance, which include the ACORD form, re-lettered items on pgs. 3 and 4, and updated Exhibit A with latest version of the ACORD form.</u></p> <p data-bbox="110 1650 1536 1713"><u>03/15/2010 – Added information About PIP coverage on pg. 2 under E, revised section IV on pg. 3 and re-lettered accordingly, added a note to pg. 3 C about Form E, and added new Exhibits A, B, and C, updating the old forms.</u></p> <p data-bbox="110 1724 1528 1787"><u>07/28/2006 – Added definitions of Combined and Single limit insurance to page one. “Note” added to page 2 that split limit policy is acceptable.</u></p> |



**EXHIBIT B**

**COMPANY/CORPORATION – Complying by Financial Statement**

**Florida  
Department of Highway Safety and Motor Vehicles  
Bureau of Motorist Compliance**

**Certificate of Self-Insurance**

THIS IS TO CERTIFY «CompanyCertificateName»  
has furnished satisfactory evidence, pursuant to Chapter 324.171, Florida Statutes, of possessing a net unencumbered capital and will respond to the requirements of the Florida Financial Responsibility Law. This certificate provides limits of liability insurance, \$10,000/20,000/10,000, Chapter 324.021(7) and personal injury protection coverage, Chapter 627.733(3)(b), Florida Statutes, covering «ofVehicles» motor vehicles.

This certificate is valid «IssueDate»through «ExpirationDate»  
and may, upon notice, be cancelled by the Department.

Certificate Number



No. **«CompanyCertificate»**

William R. Graves, Chief of Motorist Compliance  
Department of Highway Safety and Motor Vehicles

**EXHIBIT C**

**COMPANY OR CORPORATION – Complying by Filing a  
Certificate of Deposit**

**Florida  
Department of Highway Safety and Motor Vehicles  
Bureau of Motorist Compliance**

**Financial Responsibility Certificate**

THIS IS TO CERTIFY CertificateName  
has on file with the Department a «CollateralType» to comply with the Financial Responsibility Law, Section 324.031, Florida Statutes. This certificate provides limits of liability insurance in the amount of \$10,000/20,000/10,000 Chapter 324.021(7), and personal injury protection coverage, Chapter 627.733(3)(b), Florida Statutes.

Effective «IssueDate» through «ExpirationDate».

Certificate Number



No. **«FRCertificate»**

William R. Graves, Chief of Motorist Compliance  
Department of Highway Safety and Motor Vehicles

**EXHIBIT D**

**INDIVIDUAL, COMPANY OR CORPORATION – Complying by Financial Statement to insure commercial vehicles for combined limits of liability insurance required under s. 627.7415, Florida Statutes, based on gross vehicle weight (GVW) of vehicles.**

**Florida  
Department of Highway Safety and Motor Vehicles  
Bureau of Motorist Compliance**

**Certificate of Self-Insurance**

THIS IS TO CERTIFY «CompanyCertificateName»  
has furnished satisfactory evidence, pursuant to Chapter 324.171, Florida Statutes, of possessing an unencumbered capital for a commercial motor vehicle and will respond to the requirements of the Florida Financial Responsibility Law. This certificate provides combined limits of liability insurance of «CoverageLimits» for vehicles with a gross weight of «VehicleWeight» pounds or more as specified in Chapter 627.7415, and personal injury protection coverage, Chapter 627.733(3)(b), Florida Statutes, covering «ofHeavyVehicles» motor vehicles.

This certificate is valid «IssueDate» through «ExpirationDate»  
and may, upon notice, be canceled by the Department.

Certificate Number



No. **«CommCertificate»**

William R. Graves, Chief of Motorist Compliance  
Department of Highway Safety and Motor Vehicles

**EXHIBIT E**

**UNIFORM MOTOR CARRIER BODILY INJURY AND PROPERTY  
DAMAGE LIABILITY CERTIFICATE OF INSURANCE**

**(Execute in Triplicate)**

Filed with \_\_\_\_\_ (hereinafter called Commission)  
(Name of Commission)

This is to certify, that the \_\_\_\_\_  
(Name of Company)

(hereinafter called Company) of \_\_\_\_\_  
(Home Office Address of Company)

has issued to \_\_\_\_\_  
(Name of Motor Carrier)

Of \_\_\_\_\_  
(Address of Motor Carrier)

A policy or policies of insurance effective from \_\_\_\_\_ 12:01 A.M. standard time at the address of the insured stated in said policy or policies and continuing until cancelled as provided herein, which, by attachment of the Uniform Motor Carrier Bodily Injury and Property Damage Liability Insurance Endorsement, has or have been amended to provide automobile bodily injury and property damage liability insurance covering the obligations imposed upon such motor carrier by the provisions of the motor carrier law of the State in which the Commission has jurisdiction or regulations promulgated in accordance therewith.

Whenever requested, the Company agrees to furnish the Commission a duplicate original of said policy or policies and all endorsements thereon.

This certificate and the endorsement described herein may not be cancelled without cancellation of the policy to which it is attached. Such cancellation may be affected by the Company or the insured giving thirty (30) days' notice in writing to the State Commission, such thirty (30) days' notice to commence to run from the date notice is received in the office of the Commission.

Countersigned at \_\_\_\_\_  
(Street Address) (City) (State) (Zip Code)

This \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
Authorized Company Representative

Insurance Company File No. \_\_\_\_\_  
(Policy Number)

This form determined by the National Association of Regulatory Utilities Commissioners and Promulgated pursuant to the provisions of Section 202(b)(2) of the Interstate Commerce Act (49 U.S.C., Sec. 302[b][2]).