

VEHICLE INSURANCE REQUIREMENTS

Please visit our website for more information at: www.nyc.gov/tlc, or our office at 31-00 47th Avenue, 3rd Floor, Long Island City, NY 11101 or contact our Call Center at 718-391-5501.

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

Vehicle Type		Seating Capacity	Minimum Insurance Levels
F H V	Livery Vehicle & Black Car	1-8 passengers	\$100,000 per person \$300,000 per occurrence \$200,000 PIP*
		9-15 passengers	\$1.5 Million per occurrence \$200,000 PIP* **See Note
		16-20 passengers	\$5 million occurrence \$200,000 PIP* **See Note
	Luxury Limousine	1-8 passengers	\$500,000 per person \$1 million per occurrence \$200,000 PIP* **See Note
		9-15 passengers	\$1.5 million occurrence \$200,000 PIP* **See Note
		16-20 passengers	\$5 million occurrence \$200,000 PIP* **See Note
Commuter Van		1-12 passengers	\$100,000 per person \$300,000 per occurrence \$50,000 property damage
		13-20 passengers	\$100,000 per person \$500,000 per occurrence \$50,000 property damage
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.	

*Personal Injury Protection (PIP)

****Note:** Only a vehicle owned directly by the Base can use a Base Umbrella Policy to meet any portion of the TLC mandated liability insurance requirements. The Declaration Page of the Base policy presented MUST include a schedule of Vehicle Identification Numbers (VINS) that are covered. The policy must have insurance levels that bring the vehicle up to all agency insurance requirements and the policy must cover any and all accidents incurred by the vehicle. There can be no exclusionary language in the policy that limits liability or coverage for the vehicle. The TLC may request a full copy of the Base policy to confirm coverage and this could delay the processing of your application.