

## Vehicle Insurance Requirements

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).

<i>Vehicle Type</i>		<i>Seating Capacity</i>	<i>Minimum Insurance Levels</i>
<b>F H V</b>	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*
		16-20 passengers	\$5 million occurrence \$200,000 PIP*
	Luxury Limousine	1-8 passengers	\$500,000 per person \$1 million per occurrence \$200,000 PIP*
		9-15 passengers	\$1.5 million occurrence \$200,000 PIP*
		16-20 passengers	\$5 million occurrence \$200,000 PIP*
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		<p>Insurance levels for paratransit vehicles are those required by New York State.</p> <p>Please refer to the New York State Department of Transportation (NYSDOT) Passenger-Insurance Requirements for more information.</p>	

\*Personal Injury Protection (PIP)