



**The City of New York  
BUSINESS INTEGRITY COMMISSION**

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Daniel D. Brownell  
*Commissioner and Chair*

## **October 2018 BIC Safety Rules**

On October 9, 2018, the Business Integrity Commission passed rules that affect all licensees, registrants, and applicants. The new rules go into effect on November 16, 2018. Failure to comply with the new rules may result in fines or have an adverse impact on your license or registration status.

**Insurance requirements.** The new rules increase the insurance liability limits licensees and registrants must maintain. All licensees and registrants must submit updated insurance information to BIC by November 16, 2018.

- ***Commercial General Liability Insurance.*** Licensees must maintain commercial general liability insurance with liability limits of no less than \$5,000,000 combined single limit per occurrence for bodily and property damage. The deductible can be no more than \$50,000.
- ***Employer's Liability Insurance.*** Licensees must maintain employer's liability insurance with limits of no less than \$1,500,000 per accident.
- ***Business Automobile Insurance.*** Licensees and registrants must maintain business automobile insurance that covers every vehicle used by the licensee or registrant in its business with liability limits of no less than \$2,000,000 combined single limit per accident for bodily injury and property damage.

**Notifications.** Licensees, registrants, and applicants must notify BIC if certain events occur, and in some cases provide related documents. Although enrollment is not required by the new rules, programs like the New York State Department of Motor Vehicle's License Event Notification System ([LENS](#)) can help you comply with these rules. Starting on November 16, 2018, all licensees, registrants, and applicants must notify BIC of the following events within 10 business days from the day the event occurs:

- ***Vehicle and Traffic Summonses.*** You must notify BIC all vehicle and traffic tickets issued to the company or the company's drivers while operating a vehicle on behalf of the company.

- *Driver License Suspensions or Revocations.* You must notify BIC if one of the company's vehicle operator's driver's license is suspended or revoked.
- *Crashes.* You must notify BIC if any vehicle used in the course of its business are involved in any crash. If the company is required to file a Report of Motor Vehicle Accident (MV-104) or other forms with the New York State of DMV, the company must also provide those documents to BIC.
- *Determinations by Federal, State, or Local Authorities.* You must notify BIC of all determinations by any federal, state, or local government agency or authority that result in (1) the suspension or revocation of a permit or license required for the operation of its business, (2) any injunctive relief against the company or its employees or agents, (3) a fine or penalty of more than \$1,000, or (4) the determination relates to a violation of the Vehicle and Traffic Law or any other laws relating the safe operation of a vehicle.

**Recordkeeping.** Starting on November 16, 2018, the new rules require *licensees and registrants* to maintain the following records:

- *Written Policies and Procedures.* *Licensees and registrants* must maintain written policies and procedures regarding compliance with all federal, state, and local laws and regulations concerning vehicle specifications, sanitary requirements, handling, transport, receipt, transfer or disposal of trade waste, regulated medical waste or waste containing asbestos or other hazardous, toxic or dangerous material.
- *MV-104 and other NYS DMV Forms.* *Licensees and registrants* must maintain all Reports of Motor Vehicle Accident (MV-104) and any other forms it is required to file with the New York State DMV related to a crash.
- *Determinations by Federal, State, or Local Authorities.* *Licensees, registrants, and applicants* must maintain all determinations by any federal, state, or local government agency or authority that result in (1) the suspension or revocation of a permit or license required for the operation of its business, (2) any injunctive relief against the company or its employees or agents, (3) a fine or penalty of more than \$1,000, or (4) the determination relates to a violation of the Vehicle and Traffic Law or any other laws relating the safe operation of a vehicle.