

Vehicle Insurance Requirements

Visit the TLC website for more information at: www.nyc.gov/tlc

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

Vehicle Type		Seating Capacity	Minimum Insurance Levels
F H V	Livery Vehicle & Black Car	1-7 passengers	\$100,000 per person \$300,000 per occurrence \$10,000 property damage \$100,000 Personal Injury Protection (PIP)
		8-15 passengers	\$1.5 Million per occurrence, CSL \$100,000 PIP
		16-20 passengers	\$5 million per occurrence, CSL \$100,000 PIP
	Luxury Limousine	1-7 passengers	\$500,000 per person \$1 million per occurrence \$100,000 PIP
		8-15 passengers	\$1.5 million occurrence CSL \$100,000 PIP
		16-20 passengers	\$5 million occurrence CSL \$100,000 PIP
Commuter Van	1-7 passengers	\$100,000 per person \$300,000 per occurrence \$50,000 property damage \$50,000 PIP	
	8-20 passengers	\$500,000 per person \$50,000 property damage \$50,000 PIP	
Medallion	1-7 passengers	\$100,000 per person \$300,000 per occurrence \$100,000 PIP \$10,000 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.		