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Department:  City of Seattle  Department of Finance and Administrative Services	Rule No: FOR-HIRE TRANSPORTATION- 10-2024	Supersedes: Clerk Files 310153 and 322143		
	Publication: 5/17/2024	Effective: 7/1/2024		
Subject: Evidence of Vehicle Insurance and Changes to Insurance Requirements	Code and Section Reference(s): SMC 6.311.160.A, .210.G, 260.C.4, .270, and .310.A.2			
	SMC 6.311.470 (rulemaking authority)			
Approved:  Beth Gappert	6/21/2024			
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Kiersten Grove, Acting Director	Date			
King County / Department of Executive Services  Document Code No.: FHT-5-2024-PR  Repeals: New  Title: Evidence of Vehicle Insurance and Changes to Insurance Requirements  Effective Date:  Authorities: KCC 6.65.160.A, .210.G, 260.C.4, .270, and .310.A.2; KCC 6.65.470 (rulemaking authority)  Keywords:  Sponsoring Agency: Records and Licensing Services Division (RALS)				
Director signature: Lorraine Patterson-Harris 6/24/2024				
Date signed:				

## **City of Seattle and King County For-Hire Transportation Rules**

City of Seattle Director's Rule FOR-HIRE TRANSPORTATION-10-2024 and King County Public Rule FHT-5-2024-PR – Evidence of Vehicle Insurance and Changes to Insurance Requirements

Pursuant to an interlocal agreement, the City of Seattle and King County work cooperatively to regulate for-hire passenger transportation. The City of Seattle and King County jointly adopt this Rule as new.

- **Purpose.** To establish the manner in which, as a condition of a taxicab or for-hire vehicle's medallion (license), a vehicle owner will provide proof of insurance for all times when operating, and to increase options for vehicle owners to obtain required coverage.
- **II. Definitions.** When used in this Rule, the following term(s) are defined as follows:
  - 1. "Director" means the director of King County's Department of Executive Services and/or the City of Seattle's Director of Finance and Administrative Services, or their designees.

## III. Requirements.

## **Evidence of Vehicle Insurance**

- Satisfactory evidence of vehicle insurance will be limited to a valid commercial vehicle insurance policy or insurance binder. The Director will not accept a certificate of insurance as evidence of insurance.
- 2. A valid insurance policy for each taxicab or for-hire vehicle will be provided to the Director upon the processing of any medallion related transaction.
- 3. The City and County issued medallion (vehicle) number, legal owner (taxicab or for-hire vehicle medallion owner or, if different, vehicle owner), and Vehicle Identification Number (VIN) must be shown for the list of covered vehicles in a group insurance policy. Vehicles must be listed in order by the City and County issued medallion (vehicle) number.
- 4. All insurance binders and insurance policies must be submitted by the insurance broker via email attachment to <a href="mailto:vehicleinsurance@seattle.gov">vehicleinsurance@seattle.gov</a>, or a successor email address, to facilitate electronic filing and sorting.

## **Changes to Insurance Requirements**

5. All vehicle insurance policies shall either comply with chapter 46.72 RCW and have underinsured motorist coverage of at least \$100,000 per person and \$300,000 per accident; or comply with the coverage amounts as required by RCW 46.72B.180. Additional insurance policy requirements in KCC 6.65.270 and in SMC 6.311.270.A are listed below. The column on the right notes whether this Rule amends the requirement.

King County Code 6.65.270	Seattle Municipal Code 6.311.270.A	Changes to Insurance Requirements Enacted by this Rule
(1) Be issued by an admitted	(1) Be issued by an admitted	None
carrier in the state of	carrier in the state of	
Washington with an A.M. Best	Washington with an A.M. Best	

King County Code 6.65.270	Seattle Municipal Code 6.311.270.A	Changes to Insurance Requirements Enacted by this Rule
Rating of not less than B- and be not less than A.M. Best Financial Size Category VII or show evidence to the Director of surplus lines from an insurer with an A.M. Best Rating of not less than B and be not less than A.M. Best Financial Size Category VII.	Rating of not less than B- and be not less than A.M. Best Financial Size Category VII or show evidence to the Director of surplus lines from an insurer with an A.M. Best Rating of not less than B and be not less than A.M. Best Financial Size Category VII.	
(2) Name King County, its officers, officials, agents, and employees as an additional insured on the insurance policy.	(2) Name The City of Seattle, its officers, officials, agents, and employees as an additional insured on the insurance policy.	None
(3) Provide that the insurer will notify the Director, in writing, of cancellation for nonpayment of premium no less than ten days before the cancellation takes effect, or of cancellation for any other reason no less than 30 days before the cancellation or nonrenewal takes effect. If an insurance policy is cancelled or not renewed, proof of a new policy must be filed before the expiration of the policy. The taxicab or for-hire vehicle is automatically suspended and cannot operate until coverage is secured.	(3) Provide that the insurer will notify the Director, in writing, of cancellation for nonpayment of premium no less than ten days before the cancellation takes effect, or of cancellation for any other reason no less than 30 days before the cancellation or nonrenewal takes effect. If an insurance policy is cancelled or not renewed, proof of a new policy must be filed before the expiration of the policy. The taxicab or for-hire vehicle is automatically suspended and cannot operate until coverage is secured.	None
(4) Not include aggregate limits, named driver requirements or exclusions, or radius restrictions. Other limitations or restrictions beyond standard insurance services office business auto policy form are subject to approval by the Director.	(4) Not include aggregate limits, named driver requirements or exclusions, or radius restrictions. Other limitations or restrictions beyond standard insurance services office business auto policy form are subject to approval by the Director.	Allows named driver requirements or exclusions. Any person listed as an excluded driver is prohibited from driving the vehicle covered by that policy.
(5) Be in effect at any time the taxicab or for-hire vehicle is operating.	(5) Be in effect at any time the taxicab or for-hire vehicle is operating.	None

- **IV. Implementation.** Unless specified otherwise in this Rule, these requirements take effect immediately after the Director files this Rule with the Seattle City Clerk and with the King County Archives, Records Management, and Mail Services Section (ARMMS).
- V. Rule Maintenance. The Director will periodically consult with industry stakeholders, including vehicle owners and insurance company representatives, on the availability and cost of insurance coverage to determine whether this Rule needs revision.
- **VI. Rule Enforcement.** The Director may review written documentation and consider community feedback to ensure compliance with the requirements outlined herein.