

## TNC's Responsibilities

1. must show evidence that each vehicle affiliated with it has insurance of at least \$100,000 for personal injury per person to a maximum of \$100,000 for all persons, and \$25,000 for damage to property of any person (other than the driver).
2. Show evidence that the IT has auto liability insurance that provides a minimum of \$1,000,000 per accident coverage for accidents involving a TNC driver and vehicle while active on the TNC dispatch system and meets state requirements per RCW 46.72.050 (equivalent to #1 above). The Director may require a statement on Department of Licensing letterhead verifying that the policy meets state requirements. In addition, the Director shall review the insurance policy to determine that it adequately protects the public. The insurance policy or insurance binder must be submitted to the Director and shall:
  - a. Be issued by an admitted carrier in the State of Washington with A-VII rating or better. However, that the Director may temporarily suspend any or all of these requirements if no other viable insurance options are available to the industry (note, this is a provision already in the SMC for the existing industry),
  - b. Name The City of Seattle as an additional insured,
  - c. In the event the TNC driver fails to maintain personal or commercial auto insurance or the TNC driver's insurer denies coverage for the claim, the TNC's auto insurance shall be primary. In the event the limits of liability provided by the TNC driver's personal or commercial auto insurance are exhausted due to claim payment and/or settlement, the transportation network company's auto insurance will drop down over exhausted limits.
  - d. Provide uninsured/underinsured motorist coverage for bodily injury and property damages with limits no less than \$100,000 each person, and \$300,000 each accident or \$300,000 combined single limit of liability to any for-hire vehicle affiliated with the transportation network company.

## Driver's Responsibilities

TNC drivers shall have evidence of personal and commercial vehicle insurance in their possession at all times when active on the TNC application dispatch system.