



Extralegal Truck Permit Insurance Requirements

Before applying for an Extralegal Truck Permit, insurance for the permittee must be on file with SFMTA's Extralegal Truck Permit department. Applicants must submit both a **Certificate of Insurance and an additional insured policy endorsement for Auto Liability**. We require all electronic copies of insurance documents to be followed by a hard copy.

Please see # 8 of our permit conditions for the details about our insurance requirements:

8. Prior to issuance of an extra legal load truck permit, the permittee shall provide a hard copy of the insurance certificate **and copies of additional insured policy endorsements** with Comprehensive or Business Automobile Liability insurance with limits not less than \$500,000 each occurrence Combined Single Limit for Bodily Injury and Property Damage, including coverage for Owned, Non-Owned and Hired Vehicles, as applicable and including as additional insured the City and County of San Francisco, its officers, agents, and employees, providing 30 days prior written notice of cancellation, as required by the San Francisco Municipal Transportation Agency.

The address on the certificate should be:

SFMTA
1 South Van Ness Ave., 7th Floor
San Francisco, CA 94103-5417
Attn: Extralegal Truck Permits

We require an **additional insured policy endorsement for auto liability** in addition to the certificate. It is not enough to just have the wording on the certificate itself. The language for the additional insured endorsement should be: **“City and County of San Francisco, its officers, agents and employees”** or **“Per Written Contract”**. The policy number must also be on the endorsement.

Sample insurance documents in a variety of common forms are provided below for your convenience. While these samples illustrate common forms, we will accept other forms so long as they meet the requirements as described on this page.

Please contact us at truckpermits@sfmta.com or (415) 701-4683 if you have any questions.

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ADDITIONAL INSURED ENDORSEMENT - SAMPLE #4

Policy Number
Matches Certificate

Endorsement Modifies
Auto Liability Policy

written agreement

Language Meets
Requirements

POLICY #: #####

COMMERCIAL AUTO

Policy Number
Matches Certificate

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BUSINESS AUTO EXTENSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

Endorsement Modifies
Auto Liability Policy

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

GENERAL DESCRIPTION OF COVERAGE – This endorsement broadens coverage. However, coverage for any injury, damage or medical expenses described in any of the provisions of this endorsement may be excluded or limited by another endorsement to the Coverage Part, and these coverage broadening provisions do not apply to the extent that coverage is excluded or limited by such an endorsement. The following listing is a general coverage description only. Limitations and exclusions may apply to these coverages. Read all the provisions of this endorsement and the rest of your policy carefully to determine rights, duties, and what is and is not covered.

- A. BROAD FORM NAMED INSURED
- B. BLANKET ADDITIONAL INSURED
- C. EMPLOYEE HIRED AUTO
- D. EMPLOYEES AS INSURED
- E. SUPPLEMENTARY PAYMENTS – INCREASED LIMITS
- F. HIRED AUTO – LIMITED WORLDWIDE COVERAGE – INDEMNITY BASIS
- G. WAIVER OF DEDUCTIBLE – GLASS
- H. HIRED AUTO PHYSICAL DAMAGE – LOSS OF USE – INCREASED LIMIT
- I. PHYSICAL DAMAGE – TRANSPORTATION EXPENSES – INCREASED LIMIT
- J. PERSONAL EFFECTS
- K. AIRBAGS
- L. NOTICE AND KNOWLEDGE OF ACCIDENT OR LOSS
- M. BLANKET WAIVER OF SUBROGATION
- N. UNINTENTIONAL ERRORS OR OMISSIONS

PROVISIONS

A. BROAD FORM NAMED INSURED

The following is added to Paragraph A.1., **Who Is An Insured**, of SECTION II – LIABILITY COVERAGE:

Any organization you newly acquire or form during the policy period over which you maintain 50% or more ownership interest and that is not separately insured for Business Auto Coverage. Coverage under this provision is afforded only until the 180th day after you acquire or form the organization or the end of the policy period, whichever is earlier.

B. BLANKET ADDITIONAL INSURED

The following is added to Paragraph c. in A.1., **Who Is An Insured**, of SECTION II – LIABILITY COVERAGE:

Any person or organization who is required under a written contract or agreement between you and that person or organization, that is signed and

executed by you before the "bodily injury" or "property damage" occurs and that is in effect during the policy period, to be named as an additional insured is an "insured" for Liability Coverage, but only for damages to which this insurance applies and only to the extent that person or organization qualifies as an "insured" under the Who Is An Insured provision contained in Section II.

C. EMPLOYEE HIRED AUTO

1. The following is added to Paragraph A.1., **Who Is An Insured**, of SECTION II – LIABILITY COVERAGE:

An "employee" of yours is an "insured" while operating an "auto" hired or rented under a contract or agreement in that "employee's" name, with your permission, while performing duties related to the conduct of your business.

Language Meets
Requirements