



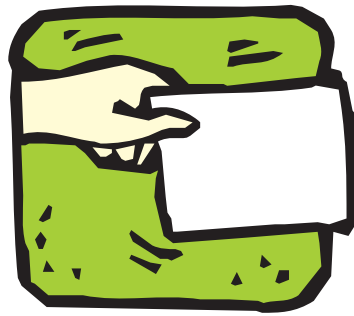
Kansas RTAP Fact Sheet

A Service of The University of Kansas Transportation Center for Rural Transit Providers

A Refresher on Transit Insurance Regulations

by Justin Dorsey

Countless steps are taken to try to prevent vehicle accidents, but they happen anyway. So it is important that your agency has proper insurance. This article reviews who enforces transit insurance regulations in Kansas and which agencies must follow them.



Some agencies must submit proof of insurance before being given a permit for service.

Insurance regulations

The Kansas Corporation Commission (KCC) requires that public and contract motor carriers transporting passengers within Kansas submit proof of proper insurance before being given a permit for service (KCC Motor Carrier Regulation 84-4-21.) A public motor carrier is an entity that transports passengers for hire in a motor vehicle (K.S.A. 66-1,108.) This includes Kansas non-profit agencies providing transit service. Insurance is required for all vehicles, regardless of passenger carrying capacity.

Some agencies do not need to provide proof of insurance to the KCC. These include Section 5307, 5310, and 5311 agencies as well as federal state and local government entities that operate transit services (K.S.A. 66-1,109j.)

If a public motor carrier has more than 25 motor vehicles registered under its name, it may qualify as a self-insurer through the Kansas Commissioner of Insurance.

How to comply

Minimum liability insurance amounts as

specified in K.S.A 66-1, 128 are:
\$100,000 for injury or death to any one person in any one accident, \$300,000 for injury or death to two or more persons in any one accident, and \$50,000 for loss to property of others in any one accident.

For additional information contact Dale Moore at the KCC at (785) 271-3151 or visit their Web site at <http://www.kcc.state.ks.us/trans/index.htm>.

Sources:

Kansas Corporation Commission Motor Carrier Regulations.
http://www.kcc.state.ks.us/trans/mc_regs.pdf

Kansas Statutes Annotated.
<http://www.kslegislature.org/legsrv-legisportal/index.do>

Reprinted from the July 2006 issue of the *Kansas TransReporter*, a publication of the Kansas Rural Transit Assistance Program (RTAP) at the Kansas University Transportation Center.