

## **PASSENGERS**

The Federal Motor Carrier Safety Regulations is very specific that unauthorized persons are not to be transported by motor carriers. This regulation is summarized below:

### **Section 392.60 Unauthorized persons not to be transported**

- (a) Unless specifically authorize in writing to do so by the motor carrier under whose authority the commercial motor vehicle is being operated, no driver shall transport any person or permit any person to be transported on any commercial motor vehicle other than a bus. When such authorization is issued, it shall state the name of the person to be transported, the points where the transportation is to begin and end, and the date upon which such authority expires. No written authorization, however, shall be necessary for the transportation of:
- (1) Employees or other persons assigned to a commercial motor vehicle by a motor carrier;
  - (2) Any person transported when aid is being rendered in case of an accident or other emergency;
  - (3) An attendant delegated to care for livestock.
- (b) This section shall not apply to the operation of commercial motor vehicles controlled and operated by any farmer or used in the transportation of agricultural commodities or products thereof from his/her farm or in the transportation of supplies to his/her farm.

In other words, the Federal Motor Carrier Safety Administration allows passenger(s) to be transported if prior written permission is granted by the motor carrier, with the exceptions noted.

However, this does not mean that the insurance company issuing a policy of liability insurance for a motor carrier allows the insured to carry passengers – authorized or not by the FMCSA. Always check with your underwriter or the insurance company for their specific underwriting policy regarding passengers.

Carolina Casualty's general underwriting guidelines on passengers is summarized below.

Passenger guidelines for any individual account may differ from these general guidelines.

1. Any driver requesting a passenger must have been employed a minimum of six (6) months with no accidents or moving violations during that period.
2. Passenger must be a spouse or member of the immediate family. No one under the age of 18 years old is permitted to be a passenger.
3. No passengers allowed during the winter months (December through March, though this time period may vary accordingly to the geographic area)
4. Passenger may travel with driver no more than three (3) times in a 12 month period.
5. Passenger must have written permission from the insured's safety department before each trip.

Carolina Casualty would like any insured to add these stipulations to their current passenger program.

**Do not presume that carrying a passenger is allowed. Check with your underwriter or the insurance company.**