

Insurance Requirements

OCTAP Insurance Regulation Requirements

OCTAP Regulations Section 5.2.3.

Submission of evidence of insurance, in full force and effect, in such form as required by OCTAP, issued by a solvent and responsible company licensed to do business in the State of California, insuring the applicant against loss by reason of injury or damage that may result to persons, including taxicab passengers, or property, from the negligent operation or maintenance of such Taxicab.

Applicant shall provide a Certificate of Insurance and Insurance Policy Binder showing that the applicant is insured for a minimum combined single limit of one million dollars (\$1,000,000) for the injury or death of one or more persons in the same accident, and one hundred thousand dollars (\$100,000) for injury or destruction of property with an insurer with a minimum AM Best Rating of A-7. Each insurance policy required by these regulations shall waive all rights of subrogation against OCTA, OCTAP and its member agencies, including the County of Orange, their elected and appointed officials, officers, directors, employees, agents and volunteers. No self-insured retention shall be allowed.

Deductibles shall not exceed ten thousand dollars (\$10,000) per occurrence. In addition, the applicant shall direct the insurance company to provide OCTAP copies of Endorsements to the insurance policy 1) naming OCTA, OCTAP and its member agencies, including the County of Orange, their elected and appointed officials, officers, directors, employees, agents and volunteers as additional insureds; and 2) indicating that coverage shall not be reduced, terminated or cancelled without thirty (30) days prior written notice to OCTAP; and 3) the OCTAP special endorsement must be completed and duly executed by the agent or broker of record and submitted along with the proof of insurance.

Certified copies of the insurance policies shall be provided to OCTAP within ninety (90) days of the policy issuance. At least ten (10) business days prior to the expiration of the current policies, a Permittee shall submit insurance binders evidencing insurance coverage for the policy period subsequent to the expiration of the current policies. Lapses or interruptions of insurance coverage shall cause an immediate suspension of the Company Permit, pending revocation, and an immediate revocation of all Taxicab Permits issued to the Permittee. Reinstatement of a Company Permit may require payment of applicable fees and/or fines. Furthermore, if reinstated, any Taxicab(s) a Permittee desires to be placed back into service will require the issuance of a new Taxicab Permit with applicable fees paid.

Insurance Document Requirements

OCTAP Regulation, Section 5.2.3, requires submission of evidence of insurance, in full force and effect, in such form as required by OCTAP, issued by a solvent and responsible company licensed to do business in the State of California, with a minimum AM Best Rating of A-7, insuring the applicant against loss by reason of injury or damage that may result to persons, including taxicab passengers, or property, from the negligent operation or maintenance of such taxicab.

ALL DOCUMENTS MUST BE WET SIGNED ORIGINALS AND MAILED, OR HAND DELIVERED DIRECTLY TO OCTAP FROM THE INSURANCE REPRESENTATIVE.

OCTAP requires the following documents:

- Certificate of Insurance AND Insurance Policy Binder:**
 - Certificate and Binder must show the applicant is insured for a minimum combined single limit of one million dollars (\$1,000,000) for the injury or death of one or more persons in the same accident, and one hundred thousand dollars (\$100,000) for injury or destruction of property.

- Endorsements to the insurance policy (please use the “Special Endorsement” and “Additional Insured” templates attached below):**
 - Endorsements must be certified by the authorizing authority.
 - Endorsements must name each city and the County of Orange participating in the Orange County Taxi Administration Program as additional insured.
 - Endorsements must name the Orange County Transportation Authority, Orange County Taxi Administration Program and its member agencies, including the County of Orange, their elected and appointed officials, officers, directors, employees, agents and volunteers as additional insured.
 - Endorsements must indicate the coverage shall not be reduced, terminated, or canceled without thirty (30) days’ prior written notice to OCTAP.

Schedule of Insured Vehicles:

- The schedule header must indicate the name of the insurance company, the policy number(s), and the effective date.
- The vehicle listing must show the taxicab fleet ID number and at least the last six digits of the vehicle identification number (VIN).
- FOR VEHICLE ADDITIONS -- A revised schedule (**listing all the insured vehicles**) is required for fleet additions. Amendments listing only added vehicles will **not** be accepted.
- FOR DELETIONS -- The taxicab company shall immediately notify OCTAP of any taxicab removed from the schedule of insured vehicles.

A certified copy of the complete insurance policy including all endorsements, shall be provided to OCTAP within ninety (90) days of the policy issuance.

Additional Requirements:

- At least ten business days prior to the expiration of the current policies, a Permittee shall submit insurance binders evidencing insurance coverage for the policy period subsequent to the expiration of the current policies.
- No self-insured retention shall be allowed.
- Deductibles shall not exceed \$10,000 per occurrence.

Special Endorsement for the Orange County Transportation Authority, Orange County Taxi Administration Program (OCTAP) and its member cities, including the County of Orange, their elected and appointed officials, officers, directors, employees, agents and volunteers.

Name of the Insured: _____

Effective Date: _____

The following provisions apply to the Automobile insurance policy cited on the attached certificate.

Additional Insured Endorsement:

It is agreed that such insurance as is afforded by this policy shall also apply to the Orange County Transportation Authority, Orange County Taxi Administration Program and its member cities, including the County of Orange, their elected and appointed officials, officers, directors, employees, agents and volunteers, and they are to be covered as insureds as respects liability or claims actually or allegedly caused by, or arising out of, or resulting from the operations performed by on or behalf of the named insured.

Waiver of Subrogation:

It is further agreed that each insurance policy required under the OCTAP Regulations Section 5.2.3 shall waive all rights of subrogation against the Orange County Transportation Authority, Orange County Taxi Administration Program and its member agencies, including the County of Orange, their elected and appointed officials, officers, directors, employees, agents and volunteers.

Cancellation Clause:

It is further agreed that each insurance policy required by this contract (or reflected in the attached certificate) shall be endorsed to state that coverage shall not be reduced, terminated, or canceled by either party except after thirty (30) days prior written notice by certified mail, return receipt requested, has been given to the Orange County Transportation Authority, Orange County Taxi Administration Program and its member cities, including County of Orange, their elected and appointed officials, officers, directors, employees, agents and volunteers at the address upon the attached certificate.

Separation of Insureds:

It is further agreed that each insurance policy referred to in the attached certificates shall provide that coverage apply separately to each insured except with respect to the limits of liability.

The inclusion of Orange County Transportation Authority, Orange County Taxi Administration Program and its member cities, including the County of Orange, their elected and appointed officials, officers, directors, employees, agents and volunteers as an additional insured shall not affect any right that such organization would have as a claimant if not so included.

This endorsement is attached to and hereby made a part of the policy No(s): _____

(Agent) ***Blue Ink *** _____

Signature

Insurance Endorsement

This endorsement is attached to and hereby made a part of the policy No(s): _____

Additional Insured:

THE ORANGE COUNTY TRANSPORTATION AUTHORITY, THE ORANGE COUNTY TAXI ADMINISTRATION PROGRAM AND ITS MEMBER CITIES, INCLUDING THE COUNTY OF ORANGE, THEIR ELECTED AND APPOINTED OFFICIALS, OFFICERS, DIRECTORS, EMPLOYEES, AGENTS AND VOLUNTEERS.

List Member Agencies:

1. Aliso Viejo
2. Anaheim
3. Brea
4. Buena Park
5. Costa Mesa
6. Cypress
7. Dana Point
8. Fountain Valley
9. Fullerton
10. Garden Grove
11. Huntington Beach
12. Irvine
13. Laguna Beach
14. Laguna Hills
15. Laguna Niguel
16. Laguna Woods
17. La Habra
18. Lake Forest
19. La Palma
20. Los Alamitos
21. Mission Viejo
22. Newport Beach
23. Orange
24. Placentia
25. Rancho Santa Margarita
26. San Clemente
27. San Juan Capistrano
28. Santa Ana
29. Seal Beach
30. Stanton
31. Tustin
32. Villa Park
33. Westminster
34. Yorba Linda
35. County of Orange

Coverage:

COVERAGE SHALL NOT BE REDUCED, TERMINATED, OR CANCELLED WITHOUT THIRTY (30) DAYS' PRIOR WRITTEN NOTICE TO OCTAP.