Taxi / Livery Insurance

Commercial auto - coverage overview, limitations and how to get a quote



OVERVIEW

Taxi and livery fleets run long hours with constant passenger exposure, so carriers look at shifts per day, driver turnover, lease-driver arrangements and city or airport permits.

WHAT'S COVERED

Passenger liability
Injuries to passengers and the public.

Physical damage
Collision and comprehensive for cabs.

Uninsured motorist
Injuries from uninsured drivers.

Personal injury protection
Required PIP in no-fault states.

Medallion requirements
Limits needed for city and airport permits.

Good to know
Carriers want to know whether drivers are employees or lease-drivers, and cameras with partitions often help both pricing and claims.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Drivers not listed with the carrier
- × Vehicles leased out without disclosure
- × Rideshare app trips on many policies

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Vehicle list and medallion or permit numbers
- Driver list, employee vs. lease driver
- Shifts per vehicle per day
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/taxi-livery/

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