

NEW TXDOT REQUIREMENT/ HB 2702

HOUSEHOLD GOODS CARRIERS MUST PROVIDE WORKERS' COMPENSATION OR ACCIDENTAL INSURANCE

As of September 1, 2005 household goods carriers are required to provide either workers' compensation insurance or accidental insurance coverage for their employees. If a household goods carrier chooses the accidental insurance option, Section 643.106 of the Transportation Code provides that the coverage must be obtained from a reliable insurance company approved by the Texas Department of Transportation (TXDOT) that is authorized to write accidental insurance policies in this state or a surplus lines insurer under specific sections of the Texas Insurance Code. The Transportation Code provides that TXDOT shall determine the amount of insurance coverage but that the amount may not be less than:

- \$300,000 for medical expenses for at least 104 weeks,
- \$100,000 for accidental death and dismemberment,
- 70% of an employee's pre-injury income for at least 104 weeks when compensating for loss of income, and
- \$500 for the maximum weekly benefit.

The same requirement has applied to many other types of motor carriers for a number of years but the passage of [House Bill 2702](#) by the 79th Legislature, eliminated the distinction between Type A and Type B household goods carriers. As a result all household goods carriers are now required to register and comply with this and other new provisions regardless of size or weight.

For more information contact the Texas Department of Transportation at (800) 299-1700 or www.dot.state.tx.us.

Truckers Occupational Accident Programs

- Comp Solutions has over 10 "A" Rated (A.M. Best) Markets to choose from for Texas trucking entities.
- We can write one owner/operator on a single policy.
- We can write an unlimited number of W-2 trucking employees on a group accident policy, with or without Employers' Liability.
- We have many choices of deductibles and range of coverages to choose from which all meet and/or exceed the TXDOT required coverages for Truckers.
- Coverage is determined by how the driver of the truck is classified, i.e. a 1099 independent contractor or a W-2 employee and other factors which are covered on the application/submission.
- Bottom line, no matter what the classification we have a carrier that will take a look at the risk.

Submission Requirements

<http://www.compsolutionsnetwork.com/webquote.htm>

This is the link to a sample of the WEBQUOTE online form that you will need to submit. On that form is a section for "Driving Exposure" that would need to be completed which includes radius of operation and type of commodities hauled and other factors that will determine the markets willing to consider the risk.

To complete the online WEBQUOTE form you will need to go to

http://www.compsolutionsnetwork.com/request_password.htm to complete the form needed to apply for your username and password.

For agents who already have a username and password please use this link, <https://www.secure-quotes.com/compsolnet/webquote.asp>.

For more information about our Texas Nonsubscriber trucking programs please contact Jessie Sanchez at 1-800-256-8035 ext 42 or by email jessiesanchez@compsolutionsnetwork.com