



INSURANCE REQUIREMENTS

NRS 482, 483, & NAC 487

Insurance certificates must show automobile liability coverage with the Department listed in the certificate holder section. Combined Single Limit (CSL) means an aggregate of the total liability (bodily injury and property damage) per accident. CSL is acceptable on a certificate of insurance as long as the amount is equal to or greater than the amount listed below.

Agents are required to submit the appropriate ACORD form, or a comparable company form, titled "Certificate of Liability Insurance". Please note the following:

- The insured name must match the DBA name listed on the business application.
- All coverage types as required below must be clearly marked.
- If a "Garage Liability" insurance policy is acceptable per the below requirement, it may be indicated by checking one of the empty boxes in the "Automobile Liability" section and filling in "Garage Liability" or by submitting the appropriate "Garage Liability" form.
- Descriptions of operations may be noted in the "Description of Operations/Locations/Vehicles" section.

Please Note: The Insurance Requirements on this form have been reviewed and approved by the Division of Insurance, Property & Casualty Section, 1818 E College Pkwy, Ste 103, Carson City, NV 89706, (775) 687-0700.

Dealers, Rebuilders, Manufacturers, Distributors and Transporters Garage Liability policy (including automobile liability) or Commercial Auto policy is acceptable per **NRS 482.325**. Language **must include one of the following:**

Any auto (symbol 21 for Garage Liability or symbol 1 for Commercial Auto), CSL of at least \$95,000 per accident or bodily injury \$25,000 per person, bodily injury \$50,000 per accident, property damage \$20,000.

OR

All owned or scheduled autos, plus hired and non-owned autos (symbols 22 or 27 plus 28 and 29 for Garage Liability or symbols 2 or 7 plus 8 and 9 for Commercial Auto), CSL of at least \$95,000 per accident or bodily injury \$25,000 per person, bodily injury \$50,000 per accident, property damage \$20,000.

Trailer Dealers, Manufacturers and Distributors Garage Liability policy (including automobile liability) or Commercial Auto policy is required only when the licensee requests or has special plates issued by the Department per **NRS 482.325**. Language **must include one of the following:**

Any auto (symbol 21 for Garage Liability or symbol 1 for Commercial Auto), CSL of at least \$95,000 per accident or bodily injury \$25,000 per person, bodily injury \$50,000 per accident, property damage \$20,000.

OR

All owned or scheduled autos, plus hired and non-owned autos (symbols 22 or 27 plus 28 and 29 for Garage Liability or symbols 2 or 7 plus 8 and 9 for Commercial Auto), CSL of at least \$95,000 per accident or bodily injury \$25,000 per person, bodily injury \$50,000 per accident, property damage \$20,000.



Salvage Pools and Wreckers Garage Liability policy or Commercial Auto policy is acceptable.

Insurance is required only when the licensee requests or has special plates issued by the Department.

Language must include the following:

Any auto (symbol 21 for Garage Liability or symbol 1 for Commercial Auto), CSL of at least \$95,000 per accident or bodily injury \$25,000 per person, bodily injury \$50,000 per accident, property damage \$20,000.

OR

All owned or scheduled autos, plus hired and non-owned autos (symbols 22 or 27 plus 28 and 29 for Garage Liability or symbols 2 or 7 plus 8 and 9 for Commercial Auto), CSL of at least \$95,000 per accident or bodily injury \$25,000 per person, bodily injury \$50,000 per accident, property damage \$20,000.

Body Shops Garage Liability policy or Commercial Auto policy is acceptable. Insurance is required when the licensee requests or has special plates issued by the department. Language must include the following:

Any auto (symbol 21 for Garage Liability or symbol 1 for Commercial Auto), CSL of at least \$95,000 per accident or bodily injury \$25,000 per person, bodily injury \$50,000 per accident, property damage \$20,000.

OR

Hired and non-owned autos (symbols 28 and 29 and 30 or symbols 8 and 9 for Commercial Auto), CSL of at least \$95,000 per accident or bodily injury \$25,000 per person, bodily injury \$50,000 per accident, property damage \$20,000.

Professional Drive Schools Commercial Auto policy is required per **NRS 483.740**. Language must include the following:

Scheduled Autos (symbol 7), CSL of at least \$450,000 per accident or bodily injury or death of one person per accident \$100,000, bodily injury or death of two or more persons \$300,000 per accident, property damage \$50,000.

Each vehicle covered by this policy must be listed by the vehicle identification number (VIN). **NAC 487.750**