**Section 1457.110 Proof of Insurance or Bond Coverage**

a) Household goods carriers shall file with the Commission certificates of insurance or surety bond coverage in the amounts prescribed in Sections 1457.120 and 1457.130.

b) Certificates of insurance shall state that the insurer has issued to the household goods carrier a policy of insurance which by endorsement provides insurance covering the obligations imposed upon the household goods carrier under the laws of the State of Illinois.

c) Certificates of public liability and property damage insurance shall be filed on Form E (Uniform Motor Carrier Bodily Injury and Property Damage Liability Certificate of Insurance). Certificates of cargo damage coverage shall be filed on Form H (Uniform Motor Carrier Cargo Liability Certificate of Insurance). Cancellations of certificates of insurance shall be filed on Form K (Uniform Notice of Cancellation of Motor Carrier Insurance Policies).

d) Public liability and property damage surety bonds shall be filed on Form G (Uniform Motor Carrier Bodily Injury and Property Damage Liability Surety Bond). Cargo damage surety bonds shall be filed on Form J (Uniform Motor Carrier Cargo Damage Liability Surety Bond). Cancellations of surety bonds shall be filed on Form L (Uniform Notice of Cancellation of Motor Carrier Surety Bonds).

e) The filing of proof of insurance or bond coverage with the Commission shall constitute acceptance of the minimum terms required by this Part or by statute and shall bind the insurance company.

f) Coverage shall remain in effect until a cancellation form is filed with the Commission or the coverage is cancelled by the filing of a subsequent form with the Commission. Household goods carriers shall submit a notice of cancellation to the Commission no later than the effective date of cancellation of the policy.

g) For Illinois domiciled carriers, and for Illinois licensed intrastate carriers, regardless of domicile, coverage shall be executed by an admitted insurance company authorized under the laws of the State of Illinois to deliver commercial insurance contracts within the State.

(Source: Amended at 49 Ill. Reg. 1149, effective January 9, 2025)