**Section 1457.130 Cargo Damage Coverage**

a) Except as specified in subsection (b), the minimum amounts of cargo damage coverage required of all motor common carriers of property shall be as required by the provisions of 49 CFR 387.303T(c), "Household goods motor carriers: Cargo liability", as that Part was in effect on October 1, 2023. No later amendments or editions are incorporated.

b) Waiver of Requirement. A household goods carrier may be excused from the requirement of filing proof of cargo insurance if:

1) The carrier has filed with the Commission a completed copy of the Commission's Cargo Insurance Waiver Affidavit form stating that the carrier will not, at any time, carry in any vehicle cargo with a value exceeding $5,000; and

2) The carrier advises each shipper in writing, prior to rendition of the service, that it does not carry the minimum level of cargo insurance. The burden of proving compliance with this latter requirement shall be on the carrier.

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