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TAXI — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for taxi companies, medallion owners, and fleets. Priorities reflect typical exposure; confirm against leasing structure and accessible service.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Commercial Auto Liability**	Covers crashes — confirm limits meet local taxi-authority minimums.	CORE
☐	**Auto Physical Damage**	Covers the fleet.	PREVALENT
☐	**Abuse & Molestation / Sexual Misconduct**	Covers passenger assault allegations — often excluded.	PREVALENT
☐	**Workers' Compensation / Occupational Accident**	Covers driver injuries, including assaults — lease drivers may need occupational accident coverage.	CORE
☐	**Umbrella / Excess Liability**	Adds limits above auto minimums.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for lease drivers. When drivers lease vehicles or medallions, it's often unclear who insures the vehicle and the driver's own injuries — and taxi drivers face some of the highest assault and robbery risks of any workers. Leases should state who insures what, and partitions, cameras, and alarms help both drivers and claim defense. Companies running wheelchair-accessible taxis should document securement training.