

AUTHORITY STARTUP CHECKLIST

COMMERCIAL INSURANCE

AUTO LIABILITY COVERAGE

Get auto liability coverage of \$300,000–\$1,000,000*

- Your insurance company must file the federal filings
- Coverage amount required is dependent on GVW

CARGO COVERAGE

Get suggested cargo coverage of \$100,000

- Coverage varies based on commodities & unit size

PHYSICAL DAMAGE COVERAGE

Get physical damage coverage

- Based on physical damage needs



**TBS CAN DEFER UP TO 50%
OF YOUR INSURANCE
DOWN PAYMENT!**

ADDITIONAL INFORMATION

- All new authorities go through a 21-calendar day protest period, which does not allow the authority to become active until 21 days have passed with proper insurance coverage.
- Authorities are given 90 calendar days before becoming inactive.
- More information on [Electronic Logging Devices \(ELD\)](#).
- Every business is different, which may require items not specified on this checklist. Please discuss your business operations with your TBS representative.