



## Blog by Tommy Ruke, The King Pin – Leading Expert in Truck Insurance

### CARGO FILING REQUIREMENTS

I have been providing wrong information about cargo filings. Based on information on the FMCSA website under “Insurance Requirements” cargo filings are:

BMC-34 – Filing – BMC – 83 Bond

Cargo Insurance

\$ 5,000 per vehicle

\$10,000 per occurrence

Who is required to have filings:

Household Goods Motor Carriers

Household Goods Freight Forwarders

I asked Rob Moseley if this was correct and he provided the following:

- (c) Household goods motor carriers: Cargo liability, security required to compensate individual shippers for loss or damage to property belonging to them and coming into the possession of household goods motor carriers in connection with their transportation service;
  - (1) For loss of or damage to household goods carrier on any one motor vehicle - \$5,000
  - (2) For loss of damage to or aggregate of losses or damages of or to household goods occurring at any one time and place - \$10,000

Short history – Before FMCSA did away with cargo filings in March 2011, common carriers were required to have filings with the limits reflected here. The filing provided protection of the public up to the limits required even if no coverage in the policy.

It was my understanding/wrong understanding that “only motor carriers who had to have a cargo filing after March 2011 were household goods carriers and that the limit required was \$25,000. I am sure this was correct at some point in time, BUT NOT NOW. The bottom line is that FMCSA says that a motor carrier that transports household goods needs a cargo filing of \$5,000 per vehicle and \$10,000 per occurrence.