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BUSINESS AND PROFESSIONS CODE - BPC

DIVISION 8. SPECIAL BUSINESS REGULATIONS [18400 - 22949.92.2] (*Division 8 added by Stats. 1941, Ch. 44.)*

CHAPTER 3.1. Household Movers Act [19225 - 19294] (*Chapter 3.1 added by Stats. 2017, Ch. 421, Sec. 8.)*

ARTICLE 3. Accident Liability Protection [19248 - 19252] (*Article 3 added by Stats. 2017, Ch. 421, Sec. 8.)*

19248. (a) The bureau, in granting permits pursuant to this chapter, shall require a household mover to procure, and continue in effect during the life of the permit, adequate protection against liability imposed by law upon the household mover for the payment of damages for personal bodily injuries, including death resulting therefrom, and property damage in the following amounts:

(1) Not less than two hundred fifty thousand dollars (\$250,000) on account of bodily injuries to or death of one person.

(2) Not less than five hundred thousand dollars (\$500,000) on account of bodily injuries to or death of more than one person as a result of any one accident. The recovery of each person is subject to the limitation contained in paragraph (1).

(3) Not less than one hundred thousand dollars (\$100,000) for one accident resulting in damage to or destruction of property, other than property being transported by the household mover for any shipper or consignee, whether it is the property of one or more than one claimant.

(4) Not less than six hundred thousand dollars (\$600,000) on account of bodily injuries to or death of one or more persons and damage to or destruction of property, other than property being transported by the household mover for any shipper or consignee, whether it is the property of one or more than one claimant, in any one accident.

(b) The bureau may increase the minimum level of public liability and property damage protection required by this section if necessary to provide adequate protection.

(c) The bureau shall require all household movers to procure and continue in effect during the life of the permit cargo insurance in the amount of twenty thousand dollars (\$20,000). However, upon a showing before the bureau by a household mover that a lesser amount of cargo insurance adequately protects the public, and a finding by the bureau to that effect, the bureau may authorize the household mover to procure and continue in effect during the life of the permit the lesser amount of insurance.

(*Added by Stats. 2017, Ch. 421, Sec. 8. (SB 19) Effective January 1, 2018.*)

19249. The protection required under this article shall be evidenced by the deposit of any of the following with the bureau covering each vehicle used or to be used under the permit applied for:

(a) A policy of insurance, issued by a company licensed to write such insurance in this state, or by nonadmitted insurers subject to Section 1763 of the Insurance Code, if the policies meet the rules and regulations administered by the bureau.

(b) A bond of a surety company licensed to write surety bonds in the state.

(c) Any evidence of the qualification of the household mover as a self-insurer as may be authorized by the bureau.

(*Added by Stats. 2017, Ch. 421, Sec. 8. (SB 19) Effective January 1, 2018.*)

19250. With the consent of the bureau, a copy of an insurance policy, certified by the company issuing it to be a true copy of the original policy, or a photostatic copy of the policy, or an abstract of the provisions of the policy, or a certificate of insurance issued by the company issuing the policy, may be filed with the bureau in lieu of the original or a duplicate or counterpart of the policy.

(*Amended by Stats. 2018, Ch. 92, Sec. 15. (SB 1289) Effective January 1, 2019.*)

19251. The protection against liability shall be continued in effect during the active life of the permit. The policy of insurance or surety bond shall not be cancelable on less than 30 days' written notice to the bureau.

(Added by Stats. 2017, Ch. 421, Sec. 8. (SB 19) Effective January 1, 2018.)

19252. The bureau may establish such rules and regulations as are necessary to enforce this article.

(Added by Stats. 2017, Ch. 421, Sec. 8. (SB 19) Effective January 1, 2018.)