If you are considering operating a taxi and/or a limousine business, the first step is to visit your town office. Some Maine communities have licensing requirements and other rules and regulations that must be observed.

The next step is to check with your local and regional airport officials. Airports may also have separate licensing requirements and/or regulations.

CALL YOUR INSURANCE COMPANY

Insurance premiums are one of the most expensive things about operating for hire. Minimum liability insurance coverage amounts for an intrastate for-hire vehicle are based on the vehicle’s passenger carrying capacity behind the driver’s seat as designed by the manufacturer.

The following minimum liability insurance amounts apply to vehicles used in a taxi or limousine service to transport passengers for hire exclusively between points within the state (intrastate operation):

- A sedan that can carry no more than three passengers behind the driver’s seat requires a minimum of $125,000 combined single limit (CSL) liability coverage or split limit liability coverage of $50,000 per person, $100,000 per occurrence for bodily injury, and $25,000 for property damage.

- A van or limousine designed to carry four to seven passengers behind the driver’s seat requires a minimum of $300,000 CSL liability coverage.

- A van or limousine designed to carry eight to fifteen passengers behind the driver’s seat requires $750,000 CSL liability coverage.

A vehicle used in a taxi or limousine service to transport passengers for hire between points within the state and points outside the state (intrastate operation) with a seating capacity of 15 passengers or less (including the driver) requires $1,500,000 CSL liability coverage.

For vehicles designed to carry sixteen or more passengers behind the driver’s seat, please call the Bureau of Motor Vehicles (BMV), Operating Authority Unit for information on ‘Running a Bus Service in the State of Maine’.

The Secretary of State requires a JB filing (State of Maine Insurance Certificate For-Hire Passenger Vehicle) with your liability insurance information be on file with the BMV, Operating Authority Unit before you can register your for-hire vehicle. The name on the JB filing(s) must be the legal name under which the taxi/limousine will be operated. Example: JOHN DOE D/B/A JOHN’S TAXI. An incorporated business will operate under the legal business name. Example: JOHN DOE LIMOUSINE SERVICE INC. The legal name and physical address on the vehicle registration must exactly match the legal name and physical address appearing on the JB filing(s). The JB filing requires a State of Maine form. The Operating Authority Unit can provide these forms to your insurance company if necessary.

Since the JB filings are completed by the underwriting insurance companies and not your agent, they may take awhile to arrive. The form(s) may be faxed, E-mailed or mailed to the Operating Authority Unit. To save you time, it is suggested that you contact the Operating Authority Unit to make sure that your JB filing(s) is on file with the Bureau before you attempt to register your vehicle.

WHERE TO CALL

The FMCSA can be reached either via their website at http://safer.fmcsa.dot.gov or by calling 1-800-832-5660.

Or you may call The Bureau of Motor Vehicles, Operating Authority Unit with any questions concerning insurance or operating authority requirements at (207) 624-9000 Ext. 52131. The fax number is (207) 622-5332.