

Tow Truck Registration

When registering your Tow Truck, you must provide the Secretary of State proof of insurance in the form of a Certificate of Insurance. The Certificate of Insurance must indicate the following minimal coverages:

- A. Automobile liability – \$500,000 combined single limit
- B. Garage liability – \$500,000 combined single
- C. On-hook coverages – \$25,000
- D. Garagekeepers – \$25,000
- E. Workers Compensation

The following statement on the Certificate of Insurance will be accepted in lieu of the above requirements:

"The policy meets or exceeds the minimum requirements of (625 ILCS 5/12-606) or PA 89-433."

The Certificate of Insurance must either expire Dec. 31, of the current registration year, or state that the policy is continuous. The certificate also must indicate the following:

- each vehicle covered by the policy,
- the name and address of the insured must match the name and address of the vehicle registration,
- "Secretary of State" listed as certificate holder, and
- policy number.

A Certificate of Liability Insurance must be submitted for each vehicle.

Wreckers or boom-type tow trucks may register for the empty weight of the fully equipped tow truck. Rollback or carrier-type tow trucks must register for the gross weight of the tow truck.

An affirmation statement may be accepted in the following situations:

- A small towing company that does not have repair or storage facilities would not need the \$25,000 garagekeepers legal liability.
- A sole proprietor that does not have any employees would not need the Workers Compensation coverage.
- A company that has a tow truck to tow only its own vehicles would not need the on-hook coverage.

The reverse side of this notice contains a sample Certificate of Insurance with specific instructions that must be followed. To prevent delay in processing your renewal, when obtaining a new Certificate of Insurance from your agent, please take this notice with you to ensure compliance.

