**Section 554.108 Insurance**

Proof of financial responsibility does not need to be on file with the Permit Office as a prerequisite to obtain a routine permit.

a) Owners and/or operators of escort vehicles or vehicles with oversize loads exceeding 10 feet in width, 13 feet 6 inches in height, 110 feet in length, or overweight must have in effect or be self-insured in the minimum amount of $500,000 per occurrence combined bodily injury and property damage. Additional coverage may be required consistent with regulations of the United States Department of Transportation, Federal Motor Carrier Safety Administration, and the Illinois Commerce Commission. For instance, a move made "for hire" will have to meet the insurance requirements established by the Illinois Commerce Commission.

b) Owners and/or operators of vehicles with exceptionally large or heavy loads that require closing a highway, traveling at a slow speed on structures, or other maneuvers unexpected by the other motorists, may be required to have higher insurance limits, based upon an estimate of potential damages. The potential damages will be calculated by preparing an engineer's estimate of the repaving of the highway or repairing, replacing or strengthening structures, utilizing current Department contract costs. When insurance is required, proof of coverage must be on file with the Permit Office.

c) In the event Department facilities are damaged directly or indirectly due to the transportation of vehicles or objects authorized under the permit, the Department shall be reimbursed based upon the repair cost rather than depreciated value.

d) The limits of insurance coverage prescribed under this Section do not relieve the permittee of the requirements of Section 554.106.

(Source: Amended at 36 Ill. Reg. 13254, effective August 1, 2012)