Provider Insurance Guidance

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Insurance is where new providers most often get burned, usually by a policy that looked fine and covered nothing. This page explains the coverage types that matter and where the real numbers come from. Guidance, not legal or insurance advice; your agent, your authority, and your program contract control.

The one warning that matters most

Personal auto insurance does not cover for-hire passenger transport. Tell your agent, in these words: "I carry passengers for hire in medical transportation." A personal or wrongly-typed commercial policy can be voided exactly when you need it: after a crash with a member aboard.

Coverage types you will hear about

Commercial auto liability

The core policy for vehicles carrying passengers for hire. Written for the correct vehicle class and use. Limits are set by your authority and program contracts, not by this guide.

Workers' compensation

Required when you hire employees; state law controls the details in DC, MD, and VA. Sole owners have choices to discuss with an agent.

General liability

Covers business operations beyond the vehicle itself: offices, loading assistance, slip-and-fall claims.

Certificates and endorsements

Programs commonly ask for certificates of insurance and sometimes additional-insured endorsements. Your agent produces these; keep copies current in the glove-box packet (DOC-7).

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The WMATC benchmark: the number you can plan around

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WMATC Regulation No. 58: revenue vehicles must carry a minimum of $1.5 million combined-single-limit liability for a restricted certificate and $5 million for an unrestricted certificate, with a WMATC Insurance Endorsement on file at all times. An endorsement lapse can suspend the authority. Verify the certificate class and current requirement directly with WMATC.

Use the WMATC figure only when the intended operation requires a WMATC certificate. It is not a substitute for a Maryland local-program, Virginia DMV, DC, broker, or contract requirement. Verified 2026-08-26 against WMATC published orders and filing guidance; the authority controls if anything changes.

Which numbers we print, and which we do not

Authority-published figures, like WMATC's, we print with attribution and a date, because you can verify them at the source. Numbers for general liability and workers' compensation we do not print yet: they vary by state law, program, and staffing, and Nexo is researching published benchmarks now. Until that research is done, the rule stands: when you register, we confirm the exact requirements for your vehicles and programs, in writing, before you buy anything. When you hire, plan on workers' compensation plus properly-typed liability; we confirm specifics at registration.

What to bring your agent

- Your vehicle list with service levels (ambulatory, wheelchair, stretcher)
- The words "for-hire medical passenger transportation"
- Your WMATC certificate class and the jurisdictions you will run in
- Any requirement sheets Nexo has confirmed with you. Have policies already? Send them; we read them and flag gaps.