

ALABAMA DEPARTMENT OF TRANSPORTATION
OPERATIONS DIVISION
ADMINISTRATIVE CODE

CHAPTER 450-3-1
MAINTENANCE

450-3-1-.06 Liability Insurance.

A permit to operate a vehicle which exceeds the statutory limits of height, weight, or length shall be issued only on condition of payment of proof of insurance of \$300,000 split limit coverage or \$1,000,000 combined single limit coverage as a minimum. The insurance will be conditioned for payment to ALDOT and will be held in trust to pay the owners of bridges, traffic signals, signs, or other highway structures damaged by a vehicle operating using the permit. The liability under the insurance certificate shall be contingent upon proof of negligence or fault on the part of the permittee, his agents, or operators. ALDOT may require additional insurance as deemed necessary to compensate for any damage to public roads, including bridges. Upon request, the body receiving the permit shall provide ALDOT with a copy of the required insurance policy. ALDOT will not be liable for any damage to persons, private property, or public roads, including bridges, caused by a permitted vehicle, its load, or its escort. The party receiving the permit thereby agrees to hold ALDOT harmless from any claims and to pay ALDOT for damages to person or property for any ALDOT expenditures made to repair damages on a state Highway caused by the permitted vehicle, load, or escort.

(1) Annual Permits: All existing insurance requirements of Alabama shall be observed. In addition, the amount of liability insurance specified by Section 32-9-29, Code of Ala. 1975, is required. No annual permit shall be issued until the applicant provides proof that it meets these insurance requirements. ALDOT shall be listed as a Certificate holder with the applicant's insurance company, and the Department shall be notified by the insurance company of any changes in the applicant's coverage. If the insurance becomes void for any reason, the permit shall immediately become permanently void, and the applicant shall re-apply for an annual permit at the full price.

(2) Single Trip Permits: All existing insurance requirements of Alabama shall be observed. Proof of the minimum insurance required by the Public Service Commission must be on file with the ALDOT Permit Office prior to a permit being issued to transport a vehicle whose width exceeds twelve (12) feet and/or weighs greater than 100,000 lbs.

Author: Jim R. Ippolito, Jr., Chief Counsel

Statutory Authority: Code of Ala. 1975, §§23-1-59, 23-1-275.

History: New: Filed December 4, 2015; effective January 18, 2016.