**Section § 387.7: Financial responsibility required.**

## Guidance Q&A

**Question 4: Is the financial responsibility requirement met when an owner-operator (lessor) provides the motor carrier (lessee) a copy of the policy and Form MCS-90 where the carrier is named as an additional insured to the policy (Form MCS-90)?**

**Guidance:** No. The motor carrier has the responsibility to obtain the proper financial responsibility levels.