FMCSA-INS-387.27-Q002(2020-02-28)-CORR1

**Part 387**

**Section § 387.27: Applicability.**

## Guidance Q&A

**Question 2:** What determines the level of coverage required for a passenger carrier: the number of passengers or the number of seats in the vehicle?

**Guidance:** The level of financial responsibility required is predicated upon the manufacturer’s designed seating capacity, not on the number of passengers riding in the vehicle at a particular time. The minimum levels of financial responsibility required for various seating capacities are found in § 387.33T.

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*Note: This guidance document does not have the force and effect of law and is not meant to bind the public in any way. It is intended only to provide information and clarity regarding existing requirements under the law or agency policies.*

**Regulatory Topic: How passenger carrier financial responsibility requirements are determined**

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