

## Chapter PSC 24

**TRANSPORTATION OF HOUSEHOLD GOODS, USED  
OFFICE EQUIPMENT, AND BUSINESS EQUIPMENT**

PSC 24.03 Cargo insurance                      PSC 24.05 Individual load  
PSC 24.04 Insurance coverage                PSC 24.06 Gross weight

**PSC 24.01 History:** 1-2-56; r. Register, August, 1960, No. 56, eff. 9-1-60.  
**PSC 24.02 History:** 1-2-56; r. Register, August, 1960, No. 56, eff. 9-1-60.

**PSC 24.03 Cargo insurance.** Every contract motor carrier who transports household goods or used office equipment as a public carrier thereof within, to, or from any city or village which has a population in excess of 2,000 shall within 60 days of the date hereof procure and thereafter maintain in full force and effect suitable cargo insurance protecting the owner of the property so transported from loss or damage thereto in the amount of not less than \$2,000 per vehicle, and shall not thereafter perform such service unless such insurance is in full force and effect.

**PSC 24.04 Insurance coverage.** This order, insofar as it requires the maintenance of cargo insurance, shall be deemed to apply only to insurance against damage to cargo resulting from the following sources:

- (1) Fire, including self-ignition and internal explosion of the conveyance.
- (2) Collision, i.e., accidental collision of the vehicle with any other automobile, vehicle, or object except as hereinbefore specified.

*Note:* The opinion prefacing this order lists the following exceptions: "excluding damage by collision with a stationary object in backing for loading or unloading purposes, contact with any portion of the roadbed or by striking the rails or ties of street, steam, or electric railroad, or contact by the cargo or any portion thereof with any other object unless the carrying vehicle also collides with such object."

- (3) Overturning of vehicle.
- (4) Collapse of bridges.
- (5) Stranding, sinking, burning, or collision of any regular ferry.
- (6) Theft, except as hereinbefore specified.

*Note:* The opinion prefacing this order excepts pilferage.

**PSC 24.05 Individual load.** The insurance obtained separately for each individual load carried shall be deemed a compliance with the commission's order of June 1, 1935, insofar as it relates to cargo insurance.

**PSC 24.06 Gross weight.** This order shall not apply to movements of used household goods or office equipment of a gross weight of less than 500 pounds.

**PSC 24.07 History:** 1-2-56; r. Register, August, 1960, No. 56, eff. 9-1-60.