

All limousine companies have insurance – right?

That's a good one. The fact is, it's just the opposite. Most limousine companies don't have insurance. They can't afford it.

Go to <http://safer.fmcsa.dot.gov/CompanySnapshot.aspx> and type in the name of any limousine service you are considering. If they don't show up – they almost certainly don't have insurance. That also means they are hiding from the government because they aren't properly licensed either.

Most limousine companies don't have commercial insurance – they can't afford it.

It's easy to get your vehicle registration and license plate for a limo without commercial insurance – you lie.

You go to the BMV, and you tell them you bought a limo for your personal use, and that you aren't going to rent it. Then you show them your paid up Geico policy (or whatever) and you get your plates.

Only one thing – that kind of insurance specifically excludes coverage if the vehicle is rented for profit. What's that mean?

No Insurance.

Who cares? You should. If you rent a limo from a limousine company that isn't properly licensed and insured, and something happens, you'll get sued.

Say it's a wedding, and your best friend slips and falls in the limo because the carpet is loose. No problem, right? After all, she has medical insurance so they'll take care of it.

Wrong.

Even though your friend may not sue you for her injuries (and you'd be surprised how many friends will!), your friend's medical insurance company will. And you'll lose.

The courts will say that you are at fault as much as the limousine company because you didn't perform due diligence when choosing a provider of services that you then offered to your friends. They'll sue the limousine company also, but if the limo company couldn't afford commercial insurance, then **that means they have no money. And while the limousine company can dissolve and skate away, you'll be personally liable for that judgment for the rest of your life.**

**DON'T BE
STUPID**