

SB 5785 - DIGEST

Finds that taxicab, limousine, and other for hire vehicle operators are at significant risk of injury due to work-related accidents or work-related crimes that may not be covered by standard vehicle insurance policies. Since most taxicab, limousine, and other for hire vehicle business operations are independent small business franchises, their owners or operators may opt out of industrial insurance coverage without full consideration for the risk of financial exposure due to such action. As a result, health care may be provided to them at public expense or not at all, and erroneous claims may be made by health care providers for insurance coverage, against the state department of labor and industries, private businesses, or the taxicab associations in which certain municipalities require participation. For hire vehicle operators do not enjoy the benefit of the broad public policy embodied in Title 51 RCW that mandates industrial insurance protection for workers.

Declares that all taxicab, limousine, and other for hire vehicle businesses, defined in the act as urban transportation business operations, and all for hire vehicle operators are subject to mandatory industrial insurance coverage under Title 51 RCW.