

## What is an MCS-90?

An MCS-90 is a form that is used in the trucking and transportation industry in the United States. It refers to a financial responsibility endorsement that is required by the Federal Motor Carrier Safety Administration (FMCSA) for motor carriers that transport certain types of goods, such as hazardous materials, across state lines.

The MCS-90 endorsement serves as a guarantee to the public that the motor carrier has sufficient insurance coverage to compensate for bodily injury, property damage, or environmental damage caused by the carrier's negligence while operating a commercial vehicle. It essentially provides a level of protection for the public in case of accidents or incidents involving the motor carrier.

The endorsement requires the carrier to have a minimum amount of liability insurance coverage as mandated by federal regulations. If the carrier fails to fulfill its financial obligations following an incident, the MCS-90 endorsement ensures that the injured party can seek compensation directly from the carrier's insurance provider, even if there are coverage disputes or policy exclusions.

It's important to note that the MCS-90 endorsement is specific to the transportation industry and is not applicable to all types of insurance policies or situations. It is primarily designed to protect the public and ensure that motor carriers maintain adequate insurance coverage to address potential liabilities associated with their operations.