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What defines a commercial vehicle in Texas

Compared to other states, Texas is a big U.S. city with farmland, ranches and the Gulf Coast shore. It's a popular tourist destination with attractions and entertainment throughout the state. Check out these 15 interesting facts that you may not have known about food, big things, cities names and nature. Big Facts Along with the big size of Texas, it's known for big steaks, big cowboy boots and hats and a few more big things. The land mass covers 267,339 square miles, which is more than seven percent of the whole nation's land area. The state has the country's largest herd of whitetail deer. Plus, the Kind Ranch is larger than Rhode Island. Name Facts Texas is nicknamed as the Lone Star State, and it's referenced in lots of memorabilia. Locals are known as Texans, and they take pride in the name and the state. Texas was actually named after a Hasinai Indian word, tejas, which means friends. The friendly roots might be responsible for the continued hospitality that visitors find on vacation. Facts on Food and Drink Chili is the state dish with local flavors and its own kind of hot spice. Jalapeno jelly was first made in Lake Jackson, Texas and began hitting the shelves in 1978. Dr Pepper is the soft drink first created in Waco in 1885. The Dublin Dr Pepper plant is located 85 miles from Waco and still uses imperial cane sugar as one of the ingredients. City Notables Several cities deserve recognition for trivia facts. Many music enthusiasts consider Austin, Texas as the live music capital of the world. Galveston has the only North American hotel constructed completely over water. Laredo's claim to fame is that it's the biggest inland port in the world. Natural Facts There are several natural facts to note about Texas. The oldest tree in the state is a live oak that's 1,500 years old. It grows close to the city of Fulton. The armadillo is the state animal. There are more species of bats in Texas than in any other state. MORE FROM QUESTIONSANSWERED.NET A commercial motor vehicle (CMV) is one that operates for commercial, or business, purposes. Rather than a driver operating a vehicle for personal reasons, a commercial driver operates a vehicle for business. Commercial vehicles may carry products or passengers. According to the Federal Motor Carrier Safety Administration (FMCSA), a commercial motor vehicle must also meet specific weight requirements. The FMCSA and other organizations have laws in place specifically for CMVs. Here, our personal injury lawyers evaluate what is considered a commercial motor vehicle. Defining a Commercial Motor Vehicle Most drivers know that big rigs, or 18-wheeler tractor-trailers, are commercial vehicles. They may not, however, equate smaller trucks and vans with CMVs. Yet even a standard pickup truck towing a trailer could be a commercial vehicle depending on its weight. The general definition of a commercial motor vehicle has several parts under the FMCSA. A self-propelled or towed vehicle used to transport goods or passengers, with A gross vehicle weight rating or combination weight rating of 26,001 pounds or more, or Seats to transport more than eight passengers for money, or Seats to transport more than 15 passengers, not for money, or A bed or trailer to transport a large quantity of hazardous material. Understanding which vehicles receive the commercial motor vehicle designation is important, as it means the owner/operator must comply with specific laws. Driving a vehicle that classifies as a CMV without taking the proper steps could lead to legal trouble. Buses and some vans qualify as commercial motor vehicles, as do large trucks and some tow trucks. Other types of CMVs include garbage trucks, delivery trucks, cement trucks, flatbed trucks and vehicles that transport passengers. Commercial Driver's License Requirements Most commercial motor vehicles require matching commercial driver's licenses to lawfully operate them. A commercial driver's license (CDL) is a special class of license a driver can obtain after certain tests and training. Drivers must pass knowledge (written) and skills (driving) tests to obtain CDLs in Texas. The skills test must involve a commercial vehicle similar to the one the driver plans on operating. Holding a commercial driver's license comes with unique rules and regulations for drivers. May only drive an approved CMV depending on the class of the license Intrastate vs. interstate commerce depending on the license Hours of service regulations Legal blood alcohol concentration limit of 0.04% Required endorsements for certain DMVs and/or cargo Medical certification requirement Some commercial motor vehicles do not require CDLs under Texas law. For example, the state Department of Public Safety does not require a commercial driver's license to operate military vehicles, farm vehicles, fire trucks, emergency vehicles, air-carrier owned vehicles or recreational vehicles the owner only drives for personal use. The state will instead require a Class A or Class B noncommercial license depending on the vehicle. Breaching CMV Requirements Commercial motor vehicles come with a greater number of regulations than standard vehicles. CMVs must uphold federal laws under the FMCSA, as well as special state laws in Texas. Operators must purchase special commercial vehicle insurance, for example. CMVs must fall under a certain weight or else move into a different class. A commercial vehicle owner needs to realize he or she has a CMV. Otherwise, the driver could accidentally break a rule and face legal repercussions, such as driver's license suspension or fines. If a commercial vehicle owner or operator breaches any state or federal rules, he or she could be guilty of negligence. Breaching CMV regulations could cause an accident. In this case, the negligent party could be liable for damages. The driver or vehicle owner may have to pay fines from the Department of Transportation, as well as reimburse the victim for economic and noneconomic damages. Liability for a commercial vehicle accident could go to the driver, the vehicle owner or the company. We are a law firm dedicated to the principle that every client deserves a zealous advocate and their day court. If you have been injured due to the negligence of someone else and would like to speak to a lawyer, please contact us today for a FREE legal consultation. Photo Courtesy: Denys Nevozhai/Unsplash It's important for business owners to protect themselves with commercial vehicle insurance. Non-vehicle owner insurance is also available, which is ideal if you're leasing vehicles for your business. Keep reading to learn how to get commercial vehicle insurance. What is Covered Under Commercial Insurance? Commercial vehicle insurance is aimed at business owners who use one or more vehicles for business purposes. For example, let's say you own a construction company and you provide your site supervisors with work trucks. Having commercial insurance on these vehicles is important. The policy provides protection in the event one of the work vehicles is involved in an accident. Your personal auto policy likely won't cover a vehicle if it's being used for business purposes. If you aren't sure whether you need commercial auto insurance, it's important to assess how you use your vehicle. Do you use it to transport goods or people? Do you charge a fee for those transportation services? If so, you need commercial auto insurance. Do you provide vehicles to employees so they can perform work-related tasks? These are all instances when you need commercial vehicle insurance. How Do I claim Commercial Car Insurance? Check with your current auto insurance provider to see if they offer commercial vehicle insurance. You may qualify for a discount since you already have a policy with the carrier. If you're not pleased with the available coverage, or it's not offered, use the internet to shop for other carriers. How Much Coverage Do I Need For Commercial Auto Insurance? Contact a licensed commercial auto insurance agent and ask for a commercial insurance needs assessment. This is crucial for obtaining a policy that fully meets those needs. It ensures that you'll be compensated according to your coverage preferences in the event of a claim. During the assessment, the agent will determine how much coverage you need for: Bodily injury liability Property damage liability Comprehensive physical damage Combined single limit Uninsured motorist Collision Medical payments No-fault Personal injury Obtain Quotes From Various Insurance Carriers! It is also important to obtain quotes from various insurance carriers. As you compare quotes, make sure to read through reviews of each carrier, and look for negative remarks relating to poor customer service and high claim rejection rates. Steer clear of carriers that have a lot of negative reviews. Customize Your Commercial Auto Insurance Policy Lastly, have your commercial auto insurance policy customized to meet your exact needs. This ensures you're not overpaying for a policy with certain types of coverage you don't need. A licensed commercial auto insurance agent will help you understand how each type of coverage works. The commercial insurance needs assessment will be of much value while customizing your policy. MORE FROM ASKMONEY.COM

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