The Secretary of State presents his compliments to Their Excellencies and Messieurs and Mesdames the Chiefs of Mission, and has the honor to refer them to his note of January 9, 1984, which described in detail the Foreign Missions Amendments Act of 1981 (22 United States Code 430a, "the Act"), and the requirement under the Act to report to the Director of the Office of Foreign Missions (OFM) the lapse or termination of any liability insurance coverage held on motor vehicles owned or operated by a mission, by an employee of a mission, and by members of the family of such employee.

The Secretary wishes to reiterate at this time that the requirement to maintain liability insurance coverage remains in full effect, and notes specifically that:

--The minimum amount of automobile liability insurance coverage for each mission- and employee-owned vehicle throughout the United States must be at least $100,000 combined single limit (CSL), i.e. all personal and property liability arising from a single accident. OFM will accept, however, "split limit" policies of $100,000 per person, $300,000 per accident, and $100,000 for property damage.

--Each vehicle registered to a mission or mission employee is required to maintain liability insurance at the $300,000 CSL level.
Absent proof of these minimum levels of liability insurance, mission- and employee-owned vehicles may not be driven, nor will they be registered by OFM until such time as proof of adequate liability insurance coverage is provided to that office.

The Secretary hopes each mission and mission member will understand fully the serious responsibility to maintain adequate liability insurance coverage in accordance with United States law or, in the alternative, to remove any uninsured or underinsured vehicles from circulation. To assist the diplomatic missions in ensuring that liability insurance requirements are met, the Office of Foreign Missions will soon contact each mission to review and update as necessary all insurance files for mission- and personally-owned vehicles.

The Secretary requests the cooperation of Their Excellencies in assisting the Office of Foreign Missions in this most important task. Any questions regarding these regulations should be directed to the Office of Foreign Missions at telephone number 671-5312.

Department of State,