

HOT SHOT STARTUP CHECKLIST

CDL, driver rules, authority, equipment, and money, in the order you'll need them. Federal rules for interstate hot shot; your state may be stricter.

1 DO YOU NEED A CDL?

- ☐ Truck GVWR from the door-jamb label _____ **lbs**
- ☐ GCWR printed on that label, if any _____ **lbs**
- ☐ Trailer GVWR from its VIN plate _____ **lbs**
- ☐ Class A CDL if the combination is 26,001+ lbs and the trailer is over 10,000 lbs, using ratings or actual weight, whichever is greater. A label GCWR counts if it's higher than the sum.
Example: 14,000 truck + 12,000 trailer = 26,000, so no CDL federally
- ☐ The load counts: a non-CDL rig must also stay at or under 26,000 lbs actual loaded weight, so the truck, the trailer, and the cargo together.
Example: Rig weighs 25,000 lbs empty, so only about 1,000 lbs of cargo before you'd need a CDL.
- ☐ Check your state: California requires a CDL to tow a trailer rated 10,001+ lbs

2 DRIVER RULES, EVEN WITHOUT A CDL

- ☐ DOT medical certificate for interstate vehicles of 10,001+ lbs; good for up to 24 months. Non-CDL drivers must carry it.
- ☐ Hours of service: 11 hours driving within a 14-hour window after 10 hours off
- ☐ ELD unless you qualify for an exception: non-CDL short-haul (150 air miles, back to your reporting location), logs needed 8 days or fewer in 30, pre-2000 engine, or driveaway-towaway
- ☐ Drug and alcohol testing applies if you need a CDL

3 AUTHORITY & PAPERWORK

- ☐ Login.gov account and identity verification in FMCSA's Motus system
- ☐ USDOT number and operating authority: \$300 registration fee
- ☐ BOC-3 process agent filing
- ☐ Liability insurance, \$750,000 minimum; your insurer files it with FMCSA. Cargo insurance is usually required by brokers, not federal law.
- ☐ UCR: \$46 for 2026 and \$55 for 2027 (0-2 vehicles)
- ☐ Legal name and USDOT number on both sides of the truck
- ☐ Ask your base state whether you need IFTA and IRP

4 EQUIPMENT & MONEY

- ☐ Weigh the empty truck and trailer. Non-CDL payload = the lower of 26,000 lbs or your combined ratings, minus your empty weight
- ☐ Securement gear that meets 49 CFR 393, Subpart I
- ☐ Fuel per mile = diesel price ÷ MPG
- ☐ Insurance, payments, maintenance, tires per mile
- ☐ All-in cost per mile = your minimum rate
- ☐ Cash reserve for slow weeks, repairs, and slow-paying brokers
- ☐ Load board account once your authority is active

No CDL doesn't mean no rules. Below 10,001 lbs (and with no placarded hazmat) you're not operating a commercial motor vehicle under the federal safety rules. At 10,001 lbs and up in interstate commerce, the medical card and hours-of-service rules apply to you, and so does the ELD rule unless an exception in box 2 fits.

LAUNCH YOUR HOT SHOT BUSINESS

The Hot Shot Launchpad: a 22-page guide plus a 3-tab Excel calculator, with truck comparisons, insurance costs, and a 90-day launch plan. \$29.99. 30-Day Money-Back Guarantee.

[See the Launchpad →](#)

Sources (checked October 7, 2026): 49 CFR 383.5, 383.91, 390.5, 390.21, 391.41, 391.45, 395.1(e), 395.3, 395.8, 387.9, 393 Subpart I, 360.3 (ecfr.gov); FMCSA cargo insurance FAQ and Motus (fmcsa.dot.gov); CA DMV Truck Drivers page; UCR fee brackets (plan.ucr.gov); EIA diesel prices.

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