

18.02.03 – CERTIFICATE OF LIABILITY INSURANCE FOR MOTOR VEHICLES

000. LEGAL AUTHORITY.

Title ~~41, Chapter~~ 49, Sections 49-1229, 49-1231, and 49-1608A, Idaho Code. ()

001. ~~TITLE AND SCOPE.~~

~~01. Title. IDAPA 18.02.03, "Certificate of Liability Insurance for Motor Vehicles." ()~~

~~02. Scope. To identify requirements for the form of a certificate of liability insurance for motor vehicles pursuant to per Sections 49-1229, 49-1231 and 49-1608A, Idaho Code. ()~~

002. -- 010. (RESERVED)

011. CONTRACT OF INSURANCE, ~~OR COPY THEREOF~~ -- CERTIFICATE OF LIABILITY INSURANCE.

~~The A certificate of liability insurance can be the original contract of liability insurance contract, or a copy thereof, or a written binder, that demonstrates the current existence of liability insurance against loss resulting from liability imposed by law for bodily injury or death or damage to property suffered by any person caused by accident and arising out of the operation, maintenance or use of a showing active motor vehicle or motor vehicles described, in an amount not less than liability insurance in at least the applicable amounts prescribed by Sections 49-117(20), 49-1212, 49-1229, and 49-1608A, Idaho Code, and also demonstrates the current existence of any other coverage prescribed by Title 41, Idaho Code, is a form of a certificate of liability insurance prescribed as such by the Director, provided said contract of liability insurance is issued by an insurer or surety authorized to do business in this state. For the purpose of this rule a written binder qualifies as a contract of liability insurance provided it binds coverage in an amount not less than prescribed by Section 49-117(20), Idaho Code, and demonstrates the existence of any other coverage prescribed by this rule.~~

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012. MINIMUM SPECIFICATIONS FOR A CERTIFICATE OF LIABILITY INSURANCE IN LIEU OF THE CONTRACT OF INSURANCE, ~~OR A COPY.~~

A document ~~that meets the minimum specifications provided in this rule is considered~~ constitutes a certificate of liability insurance in a form prescribed by the Director, which is acceptable in lieu of an original contract of liability insurance or a copy, demonstrating the current existence of liability insurance as described in Section 011 of this rule. The minimum requirements of a document considered a certificate of liability insurance, or a copy are if it has these characteristics:—

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01. Individual-Owned Motor Vehicles. ()

a. ~~The document identifies~~ Identifies the insurer or surety company authorized to do business in ~~this state~~ Idaho. ()

b. ~~The document provides~~ States the name and address of the owner of the insured motor vehicle. ()

c. ~~The document describes~~ Describes the motor vehicle including an identification number, ~~the last three digits of the vehicle identification number,~~ or the words "all owned vehicles" if more than one vehicle is insured. ()

d. ~~The document shows~~ Shows the ~~effective~~ date ~~the liability insurance~~ coverage begins. ()

e. The document may show "Certificate of Liability Insurance" or "Liability Insurance Identification Card." The words "State of Idaho" may be added to the title at the insurer's option. ()

~~f. The document may show the date the liability insurance~~ Shows either that coverage ceases, or may

state “not valid beyond _____,” provided the phrase is completed to indicate termination of coverage at the end of ends after a fixed date or period, or “not valid for more than one year,” or “continuous-until cancelled.” ()

g.f. The number of May show the insurance policy or the document is suggested, but optional number.
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h. The sentence “KEEP THIS CERTIFICATE IN YOUR AUTOMOBILE AT ALL TIMES” is suggested, but optional. ()

02. Dealer and Manufacturer Vehicles. ()

a. The document identifies Identifies the insurer or surety company authorized to do business in this state. Idaho. ()

b. The document provides States the name and address of the dealership and identifies the or owner(s) (name(s) of dealer, partners, corporation or LLC members) of the insured motor vehicle. ()

c. The document shows Shows the effective date the liability insurance coverage begins. ()

d. The document may show “Certificate of Liability Insurance” or “Liability Insurance Identification Card.” The words “State of Idaho” may be added to the title. _____ ()

e. The document shows the date the liability insurance Shows either that coverage ceases or may state “not valid beyond _____,” provided the phrase is completed to indicate termination of coverage at the end of ends after a fixed date or period, or “not valid for more than one year,” or “continuous-until cancelled.” ()

fe. The number of May show the insurance policy or the document is suggested, but optional number. ()

013. EXAMPLES OF A NONEXCLUSIVE FORMAT FOR A DOCUMENT.

Examples The Department’s website includes examples of a nonexclusive format documents that would satisfy these specifications for a document that meets the requirements of a certificate of liability insurance in a form prescribed by the Director may be found on the Department website. ()

~~014. EXAMPLE OF CERTIFICATE OF LIABILITY INSURANCE TO BE ISSUED BY THE DIRECTOR MAY BE FOUND ON THE DEPARTMENT WEBSITE.~~

~~The Director will issue a certificate of liability insurance to the owner(s) of a motor vehicle who posts an indemnity bond in a form approved by the Director pursuant to Section 49-1229(2), Idaho Code. _____ ()~~

0154. -- 999. (RESERVED)