

Displaying Proof of Insurance

This Act allows vehicle insurance and identification to be displayed on a wireless communication device as evidence of financial responsibility.

Submitted as:

Arizona

[Chapter 105 / House Bill 2677](#)

Status: Enacted into law in 2012.

Suggested State Legislation

(Title, enacting clause, etc.)

1 Section 1. [*Short Title.*] Insert short title to cite the Act.

2

3 Section 2. [*Evidence of an automobile liability policy.*]

4 A. [insert citation] In this article, unless the context otherwise requires, “evidence” includes:

5 1. An original, a photocopy or a copy of a current and valid:

6 a. Motor vehicle or automobile liability policy that meets the requirements of [insert
7 citation].

8 b. Binder or certificate of motor vehicle or automobile liability insurance that meets the
9 requirements of [insert citation].

10 c. Certificate of self-insurance issued by the department under [insert citation] of this
11 chapter.

12 d. Certificate of deposit that meets the requirements of [insert citation].

13 e. Motor vehicle insurance identification card issued by an authorized insurer or an
14 authorized agent of the insurer for a motor vehicle or automobile liability policy that
15 meets the requirements of [insert citation].

16 f. Certificate of insurance for a policy that meets the requirements [insert citation].

17 2. Designation of a motor vehicle as owned or leased by this state or any of its political
18 subdivisions according to [insert citation].

19

20 Section 3. [*Display on a wireless communication device.*]

21 A. An authorized insurer shall issue at least two motor vehicle nsurance identification cards
22 for a motor vehicle or automobile liability policy that meets the requirements of [insert citation].

23 B. The card shall state that:

24 1. A person is required to possess evidence of financial responsibility within the
25 motor vehicle.

26 2. The card meets the requirement or an image of the cart that is displayed on a
27 wireless communication device meets the requirement.

28 3. The card or an image of the card that is displayed on a wireless communication
29 device is satisfactory evidence if the person is asked by the department of transportation to verify
30 financial responsibility on the motor vehicle.

31 C. All documentary evidence issued by an insurer or an authorized agent of the insurer shall
32 indicate:

33 1. The name of the insurer as listed with the department of insurance.

1 2. For the purpose of verifying insurance coverage, the mailing address and telephone
2 number of the insurer or an authorized agent of the insurer.

3 3. In order to accurately verify insurance coverage, other information as required by
4 the department of transportation.

5 4. If a binder is issued by an authorized agent of an insurer, the name, address and
6 telephone number of the agent.

7 D. This section does not apply to a commercial vehicle policy that provides automatic
8 coverage for additional or newly acquired vehicles until the policy's expiration date.

9
10 Section 4. [*Motor vehicle financial responsibility requirement; civil penalties.*]

11 A. A motor vehicle that is operated on a highway in this state shall be covered by one of the
12 following:

13 1. A motor vehicle or automobile liability policy that provides limits not less than
14 those prescribed in [insert citation].

15 2. An alternate method of coverage as provided in [insert citation].

16 3. A certificate of self-insurance as prescribed in [insert citation].

17 4. A policy that satisfies the financial responsibility requirements prescribed in [insert
18 citation].

19 B. A person operating a motor vehicle on a highway in this state shall have evidence within
20 the motor vehicle of current financial responsibility applicable to the motor vehicle. The evidence
21 may be displayed on a wireless communication device that is in the motor vehicle. If a person
22 displays the evidence on a wireless communication device pursuant to this subsection, the person is
23 not consenting for law enforcement to access other contents of the wireless communication device.

24 C. Failure to produce evidence of financial responsibility on the request of a law enforcement
25 officer investigating a motor vehicle accident or an alleged violation of a motor vehicle law of this
26 state or a traffic ordinance of a city or town is a civil traffic violation that is punishable as prescribed
27 in this section.

28 D. A citation issued for violating subsection B or C of this section shall be dismissed if the
29 person to whom the citation was issued produces evidence to the appropriate court officer on or
30 before the date and time specified on the citation for court appearance and in a manner specified by
31 the court, including the certification of evidence by mail, of either of the following:

32 1. The financial responsibility requirements prescribed in this section were met for
33 the motor vehicle at the date and time the citation was issued.

34 2. A motor vehicle or automobile liability policy that meets the financial
35 responsibility requirements of this state and that insured the person and the motor vehicle the person
36 was operating at the time the person received the citation regardless of whether or not the motor
37 vehicle was named in the policy.

38 E. Except as provided in [insert citation], a person who violates this section is subject to a
39 civil penalty as follows:

40 1. The court shall impose a minimum civil penalty of five hundred dollars for the first
41 violation. On receipt of the abstract of the record of judgment, the department shall suspend the
42 driver license of the person and the registration and license plates of the motor vehicle involved for
43 three months.

44 2. If a person violates this section a second time within a period of thirty-six months,
45 the court shall impose a minimum civil penalty of seven hundred fifty dollars. On receipt of the
46 abstract of the record of judgment, the department shall suspend the driver license of the person and
47 the registration and license plates of the motor vehicle involved for six months.

1 3. If a person violates this section three or more times within a period of thirty-six
2 months, the court shall impose a minimum civil penalty of one thousand dollars. On receipt of the
3 abstract of the record of judgment, the department shall suspend the driver license of the person and
4 the registration and license plates of the motor vehicle involved for one year. The department shall
5 require on reinstatement of the driver license, the registration and the license plates that the person
6 file with the department proof of financial responsibility in accordance with [insert citation].

7 F. A court may require a person to produce an insurance identification card as evidence in a
8 hear for a violation of this section.

9
10 Section 5. [*Severability.*] Insert severability clause.

11
12 Section 6. [*Repealer.*] Insert repealer clause.

13
14 Section 7. [*Effective Date.*] Insert effective date.