Electronic Proof of Insurance

This Act allows a person to produce proof of automobile insurance by electronic means in lieu of printed means under certain conditions. This includes displaying electronic images of that information on a cellular phone or other type of portable device.

Submitted as:
Idaho
SB 1319
Status: Enacted into law in 2012.

Suggested State Legislation

(Title, enacting clause, etc.)

Section 1. [Short Title.] This Act provides that a certain certificate or proof of liability insurance may be produced in electronic or paper format.

Section 2. [Certificate or proof of liability insurance to be carried in a motor vehicle.]
1. A certificate or proof of liability insurance shall be in the possession of the operator of every motor vehicle or present in every motor vehicle at all times when the vehicle is operated within this state. The certificate or proof of liability insurance shall be provided for inspection to any peace officer upon request to the operator of any motor vehicle. No person shall be convicted of violating this section if that person produces at any time prior to conviction the certificate or proof of liability insurance covering the motor vehicle that person is accused of operating in violation of this section, where the certificate or proof of liability insurance demonstrates the existence of liability insurance described in [insert citation], which was in effect at the time of occurrence of the violation. The certificate or proof of liability insurance required by this section may be produced in either paper or electronic format. Acceptable electronic formats include display of electronic images on a cellular phone or any other type of portable electronic device.

2. If the court has not ordered the department to suspend the driving privileges of any person convicted of a violation of the provisions of this section, the department may rescind the suspension action, only if the driver can prove by sufficient evidence that the legally required motor vehicle insurance or other required evidence of financial responsibility was in force and effect at the time of the issuance of the citation. No reinstatement fee will be assessed for rescinding the suspension action under this section.

3. It is an infraction punishable by a fine of seventy-five dollars ($75.00) for any person to violate the provisions of this section for the first time. A second and any subsequent conviction for a violation of the provisions of this section or the provisions of [insert citation], within five (5) years shall be a misdemeanor, punishable by a fine not exceeding one thousand dollars ($1,000), or by imprisonment in the county jail not exceeding six (6) months, or both. The department shall notify any person convicted of a violation of this section of the penalties which may be imposed for a second and any subsequent conviction.

Section 3. [Severability.] Insert severability clause.

Section 4. [Repealer.] Insert repealer clause.
Section 5. [Effective Date.] Insert effective date.