

Important Information About Your Insurance ID Card

As required by New York State ("NYS") law and the New York State Department of Motor Vehicles ("DMV"), we must provide you with the following important information about your motor vehicle insurance identification card ("ID card"). Please read the following carefully.

Important Insurance Information for Policyholders

1. Financial security (insurance) shall be maintained without interruption during the entire registration period regardless of whether the vehicle is driven.
2. License plates must be surrendered before insurance is cancelled or suspended without exception. This is in compliance with NYS law. Surrendering license plates before cancellation of insurance will prevent communications from DMV based on cancellation that insurers are required by law to report to DMV.
3. Policyholders moving from NYS must coordinate the surrender of NYS license plates and cancellation of a NYS insurance policy with obtaining a new registration and insurance policy in another state. Again, this will prevent DMV communications based on cancellation reported by insurers.
4. Insurers must provide policyholders with at least two identical ID cards for each vehicle insured. ID cards represent that insurance is provided for the named insured and the described vehicle, as applicable, as of the effective date shown thereon.
5. Encrypted 2D bar codes on ID cards contain tamper proof security features that prevent ID card fraud. The bar code contains information about the policy, effective dates of coverage and issuance date, registrant name and address, vehicle description (as applicable) and the issuer of the ID card.
6. Some insurers and agents are using software that allows ID cards to be either e-mailed or faxed. Successful faxing requires equipment in good working order both sending and receiving. Faxed ID cards are only acceptable if the ID card contains a large faxable bar code that scans (is readable).
7. Policyholders should check to be sure that the name and the vehicle identification number (VIN) on all ID cards are identical to the name and VIN on all the registrations. Policyholders should immediately notify their agent and/or insurer of any discrepancies. Agents and/or insurer must issue corrected ID card and change policy records accordingly.
8. Policyholders must keep one ID card in the vehicle at all times.
9. An ID card must, upon demand, be shown to a law enforcement officer, judge, hearing officer or any person with whom the insured or other driver may have had an accident. In the event of an accident, the insured or driver can also demand to see the other driver's ID card.
10. The failure to produce an ID card at the request of a law enforcement officer is presumptive evidence of uninsured operation for which the driver may be given a ticket. An ID card must be produced upon demand by any driver of a vehicle; not just the registrant.
11. If the second ID card is not currently required for registration purposes it should be kept in a safe place since it may be required to be submitted to DMV as proof of insurance in the future.
12. Upon loss of an ID card the insured shall contact the insurance company, agent, not DMV.
13. An ID card is only as good as the policy that it represents. If for any reason the insurance policy is terminated, then the ID cards issued in conjunction with such policy are void. Any use of such invalid ID cards may be a violation of law.
14. Failure to maintain liability insurance coverage continuously throughout the registration period even if the vehicle is not in use may result in the suspension of the registration and driving privileges. Registrants if eligible may opt to pay a civil penalty for each day that a vehicle was registered and uninsured one time in a 3-year period if the lapse in coverage does not exceed 90 days. A thirty-day revocation may be imposed on for hire vehicles such as taxis, liveries, buses, rentals and so forth.
15. Driving without insurance, a valid registration or driver's license is subject to severe sanctions under the law. A driver may be arrested and incarcerated and the vehicle impounded. Such driver is subject to fines and surcharges in a court of law. In cases of uninsured operation DMV will impose mandatory revocation of registration and driver's license as well as a substantial civil penalty.
16. Fraudulent issuance or use of an ID card as proof of a non-existent policy is punishable as a misdemeanor under NYS law. If you have any questions, please contact your agent.