

## IDAPA 18 – IDAHO DEPARTMENT OF INSURANCE

### Consumer Services

#### 18.02.03 – Certificate of Liability Insurance for Motor Vehicles

##### **Who does this rule apply to?**

*This rule applies to insurers of liability insurance for motor vehicles.*

##### **What is the purpose of this rule?**

*The purpose of this rule identifies requirements of Sections 49-1229, 49-1231, and 49-1608A, Idaho Code, relating to the certificate of liability insurance for motor vehicles.*

##### **What is the legal authority for the agency to promulgate this rule?**

*This rule implements the following statutes passed by the Idaho Legislature:*

Motor Vehicles -

Motor Vehicle Financial Responsibility:

- [49-1229, Idaho Code](#) – Required Motor Vehicle Insurance
- [49-1231, Idaho Code](#) – Certificate of Liability Insurance — How Acquired

Dealers and Salesman Licensing:

- [49-1608A, Idaho Code](#) – Dealer and Manufacturer Liability Insurance

##### **Who do I contact for more information on this rule?**

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**18.02.03 – CERTIFICATE OF LIABILITY INSURANCE FOR MOTOR VEHICLES**

**000. LEGAL AUTHORITY.**

Title 49, Sections 49-1229, 49-1231, and 49-1608A, Idaho Code. (4-6-23)

**001. SCOPE.**

To identify the form of a certificate of liability insurance for motor vehicles per Sections 49-1229, 49-1231 and 49-1608A, Idaho Code. (4-6-23)

**002. -- 010. (RESERVED)**

**011. CONTRACT OF INSURANCE -- CERTIFICATE OF LIABILITY INSURANCE.**

A certificate of liability insurance can be the original liability insurance contract, or a copy thereof, or a written binder, showing active motor vehicle 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 any other coverage prescribed by Title 41, Idaho Code. (4-6-23)

**012. MINIMUM SPECIFICATIONS FOR A CERTIFICATE OF LIABILITY INSURANCE IN LIEU OF THE CONTRACT OF INSURANCE.**

A document constitutes a certificate of liability insurance if it has these characteristics: (4-6-23)

**01. Individual-Owned Motor Vehicles. (4-6-23)**

- a. Identifies the insurer or surety company authorized to do business in Idaho. (4-6-23)
- b. States the name and address of the owner of the insured motor vehicle. (4-6-23)
- c. Describes the motor vehicle including an identification number or the words “all owned vehicles” if more than one vehicle is insured. (4-6-23)

**d. Shows the date coverage begins. (4-6-23)**

**e. Shows either that coverage ends after a fixed date or period, or when cancelled. (4-6-23)**

**f. May show of the insurance policy or document number. (4-6-23)**

**02. Dealer and Manufacturer Vehicles. (4-6-23)**

**a. Identifies the insurer or surety company authorized to do business in Idaho. (4-6-23)**

**b. States the name and address of the dealership or owner(s) of the insured motor vehicle. (4-6-23)**

**c. Shows the date coverage begins. (4-6-23)**

**d. Shows either that coverage ends after a fixed date or period, or when cancelled. (4-6-23)**

**e. May show the insurance policy or document number. (4-6-23)**

**013. EXAMPLES OF A DOCUMENT FORMAT.**

The Department’s website includes examples of documents that would satisfy these specifications for a certificate of liability insurance. (4-6-23)

**014. -- 999. (RESERVED)**