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**IDAPA 18  
TITLE 02  
CHAPTER 03**

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

**000. LEGAL AUTHORITY.**

The statutory authority for this rule is Title 67, Chapter 52, and Sections 49-1229, 49-1231, and 49-1608A, Idaho Code. (3-30-07)

**001. TITLE AND SCOPE.**

**01. Title.** These rules are titled IDAPA 18.02.03, “Certificate of Liability Insurance for Motor Vehicles.” (3-30-07)

**02. Scope.** These rules identify requirements for a certificate of liability insurance for motor vehicles pursuant to Sections 49-1229, 49-1331 and 49-1608A, Idaho Code. (3-30-07)

**002. WRITTEN INTERPRETATIONS.**

This agency does not rely on written interpretations for these rules. (3-30-07)

**003. ADMINISTRATIVE APPEALS.**

All contested cases will be governed by the provisions of IDAPA 04.11.01, “Idaho Rules of Administrative Procedure of the Attorney General.” (3-30-07)

**004. INCORPORATION BY REFERENCE.**

There are no documents incorporated by reference. (3-30-07)

**005. OFFICE – OFFICE HOURS – MAILING ADDRESS -- STREET ADDRESS -- WEB ADDRESS.**

**01. Office Hours.** 8 a.m. to 5 p.m. except Saturday, Sunday and legal holidays. (3-30-07)

**02. Mailing Address.** P.O. Box 83720, Boise, ID 83720-0043. (3-30-07)

**03. Street Address.** 700 West State Street, 3rd Floor, Boise, Idaho 83702-0043. (3-30-07)

**04. Web Site Address.** The department’s website is <https://doi.idaho.gov>. (5-3-03)

**006. PUBLIC RECORDS ACT COMPLIANCE.**

Any records associated with these rules are subject to the provisions of the Idaho Public Records Act, Title 74, Chapter 1, Idaho. (3-30-07)

**007. -- 010. (RESERVED)**

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

The original contract of liability insurance, or copy thereof, 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 motor vehicle or motor vehicles described therein in an amount not less than that required by Sections 49-117(18), 49-1212, and 49-1608A, Idaho Code, and also demonstrates the current existence of any other coverage required by Title 41, Idaho Code, is a form of a certificate of liability insurance prescribed as such by the Director of the Department of Insurance, 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 that it binds coverage in an amount not less than that required by Section 49-117(18), Idaho Code, and demonstrates the existence of any other coverage required by this rule. (6-30-19)T

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

A document that meets the minimum specifications provided in this rule is deemed to be a certificate of liability insurance in a form prescribed by the Director of the Department of Insurance, which is acceptable in lieu of an original contract of liability insurance or copy thereof, demonstrating the current existence of liability insurance as described in Section 011 of this rule. The minimum requirement of a document that will be deemed a certificate of liability insurance in lieu of the original contract of liability insurance, or copy thereof, are as follows: (3-30-07)

**01. Individual-Owned Motor Vehicles.** (3-30-07)

**a. Name of Insurer.** The document shall contain the name of the insurer or surety company authorized to do business in this state. (7-1-93)

**b. Name and Address of Motor Vehicle Owner.** The document shall set forth the name and address of the owner of the motor vehicle that is insured. (7-1-93)

**c. Description of Motor Vehicles.** The document shall set forth a description of the motor vehicle including identification number, if there be one, or in lieu of the identification number, the last three digits of the identification number, which is commonly known in the insurance industry as the VIN (Vehicle Identification Number), if there be one vehicle, or in lieu of the vehicle identification number, the words "all owned vehicles" may be used if more than one vehicle is insured. (7-1-93)

**d. Effective Date.** The document shall set forth the effective date the liability insurance coverage commences. (7-1-93)

**e. Title of Document.** The document may, but is not required to be entitled "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, but the words "State of Idaho" are not required. (7-1-93)

**f. Date Coverage Ceases.** The document may set forth the date the liability insurance coverage ceases, or in lieu thereof and at the insurer's option, the document may state "not valid beyond \_\_\_\_\_," provided that the phrase is completed to indicate termination of coverage at the end of a fixed period, or "not valid for more than one year," or "continuous until cancelled." (7-1-93)

**g. Policy Number.** The number of the insurance policy or the document is suggested, but is nevertheless optional and need not be placed on the document. (7-1-93)

**h. Suggested Language.** The sentence "KEEP THIS CERTIFICATE IN YOUR AUTOMOBILE AT ALL TIMES" is suggested, but nevertheless is optional and need not be placed on the document. (7-1-93)

**02. Dealer and Manufacturer Vehicles.** (3-30-07)

**a. Name of Insurer.** The document shall contain the name of the insurer or surety company authorized to do business in this state. (3-30-07)

**b. Name and Address of Dealer or Manufacturer.** The document shall set forth the name and address of the dealership and identify the owner(s) (name of dealer, partners, corporation or LLC members) of the motor vehicle that is insured. (3-30-07)

**c. Effective Date.** The document shall set forth the effective date the liability insurance coverage commences. (3-30-07)

**d. Title of Document.** The document may, but is not required to be entitled "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, but the words "State of Idaho" are not required. (3-30-07)

**e. Date Coverage Ceases.** The document may set forth the date the liability insurance coverage

ceases, or in lieu thereof and at the insurer's option, the document may state "not valid beyond \_\_\_\_\_," provided that the phrase is completed to indicate termination of coverage at the end of a fixed period, or "not valid for more than one year," or "continuous until cancelled." (3-30-07)

f. Policy Number. The number of the insurance policy or the document is suggested, but is nevertheless optional and need not be placed on the document. (3-30-07)

**013. EXAMPLE OF A NONEXCLUSIVE FORMAT FOR A DOCUMENT THAT MEETS THE REQUIREMENTS OF A CERTIFICATE OF LIABILITY INSURANCE IN A FORM PRESCRIBED BY THE DIRECTOR OF THE DEPARTMENT OF INSURANCE.**

**01.** Exhibit A. Exhibit "A" to this rule is a format for a document that meets the requirements of a certificate of liability insurance as required by Section 49-1231, Idaho Code, in a form prescribed by the Director of the Department of Insurance; provided, however, that the following form is not exclusive, and other formats for documents that meet the minimum specifications provided in Section 012 of this rule are also deemed to qualify as a certificate of liability insurance in a form prescribed by the Director of the Department of Insurance. (3-30-07)

**02.** Exhibit B. Exhibit "B" to this rule is a format for a document that meets the requirements of a certificate of liability insurance for dealers and vehicle manufacturers as required by Section 49-1608A, Idaho Code, in a form prescribed by the Director of the Department of Insurance; provided, however, that the following form is not exclusive, and other formats for documents that meet the minimum specifications provided in Section 012 of this rule are also deemed to qualify as a certificate of liability insurance in a form prescribed by the Director of the Department of Insurance. (3-30-07)

**014. EXAMPLE OF CERTIFICATE OF LIABILITY INSURANCE TO BE ISSUED BY THE DIRECTOR OF THE DEPARTMENT OF INSURANCE.**

The Director of the Department of Insurance 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 of the Department of Insurance, pursuant to Section 49-1229(2), Idaho Code in an amount of not less than fifty thousand dollars (\$50,000) for any one (1) accident of which fifteen thousand dollars (\$15,000) shall be for property damage for each vehicle registered up to a maximum of one hundred twenty thousand dollars (\$120,000) for five (5) or more vehicles. Exhibit "C" to this rule reflects the format for a certificate of liability insurance to be issued by the Director of the Department of Insurance when an indemnity bond is posted with the Department pursuant to Section 49-1229(2), Idaho Code, in lieu of purchasing a policy of insurance. (3-30-07)

**015. -- 999. (RESERVED)**

**EXHIBIT "A"**  
**DEPARTMENT RULE NO. 34**  
**(FRONT SIDE)**

\_\_\_\_\_  
(STATE)

	INSURANCE IDENTIFICATION CARD	
COMPANY NUMBER	COMPANY	
POLICY NUMBER	EFFECTIVE DATE	EXPIRATION DATE
YEAR	MAKE/MODEL	VEHICLE IDENTIFICATION NUMBER
AGENCY/COMPANY ISSUING CARD		
INSURED		

(  
(  
SEE IMPORTANT NOTICE ON REVERSE SIDE  
(REVERSE SIDE)

THIS CARD MUST BE KEPT IN THE INSURED  
VEHICLE AND PRESENTED UPON DEMAND

IN CASE OF ACCIDENT: Report all accidents to you Agency/Company as soon as possible. Obtain the following information:

1. Name and address of each driver, passenger and witness.
2. Name of Insurance Company and policy number of each vehicle involved.

**EXHIBIT "B"**  
**DEPARTMENTAL RULE NO. 34**  
**CERTIFICATE OF LIABILITY INSURANCE**

DEALER AND VEHICLE MANUFACTURER

TO BE COMPLETED BY INSURANCE COMPANY LICENSED TO DO  
BUSINESS IN THE STATE OF IDAHO

EFFECTIVE DATE	EXPIRATION DATE	INSURANCE COMPANY NAME (NOT AGENT)	
INSURANCE COMPANY ADDRESS	CITY	STATE	ZIP CODE

THIS POLICY IS ISSUED TO (NAME OF DEALER, PARTNERS, CORPORATION OR LLC NAME.)

BUSINESS NAME OF DEALER/MANUFACTURER: \_\_\_\_\_  
BUSINESS ADDRESS \_\_\_\_\_  
DEALER NUMBER \_\_\_\_\_

CERTIFY THAT THE FOLLOWING IS TRUE AND CORRECT  
The above described policy has been issued and provides limits of coverage required under Section 49-1608A, Idaho Code; covers all vehicles manufactured, owned, operated, used or maintained by, or under the control of the named insured; covers all persons who, with the consent of the named insured, use or operate vehicles manufactured, owned or maintained by, or under the control of, the named insured.

PRINTED NAME OF INSURER'S AUTHORIZED REPRESENTATIVE	TELEPHONE NO.	DATE
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SIGNATURE OF INSURER'S AUTHORIZED REPRESENTATIVE

INSURER'S STAMP OR SEAL

**EXHIBIT "C"**  
**DEPARTMENTAL RULE NO. 34**  
**CERTIFICATE OF LIABILITY INSURANCE**

(Name and Address of Owner(s) of Registered Motor Vehicles):

(Name) (Address)

(Name) (Address)

(Name) (Address)

The above-named owner(s) of the following described motor vehicle(s) with identification number(s):

\_\_\_\_\_

\_\_\_\_\_

in lieu of obtaining a policy of liability insurance has posted bond pursuant to Section 49-1229(2), Idaho Code, in a form approved by the Director of the Department of Insurance:

(Surety) \_\_\_\_\_

Bond No. \_\_\_\_\_

Bond Amount \_\_\_\_\_

Effective Date: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

DATED this \_\_\_\_\_ day of \_\_\_\_\_, 20.

(SEAL)

Director,

Department of Insurance

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