

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)