

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 49-1129, 49-1331, 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?

Department of Insurance
700 W. State Street, 3rd Floor
Boise, ID 83720-0043

P.O. Box 83720
Boise, ID 83720-0043
Phone: 1(800) 721-3272 or (208) 334-4250
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18.02.03 – CERTIFICATE OF LIABILITY INSURANCE FOR MOTOR VEHICLES

000. LEGAL AUTHORITY.

Title 41, Chapter 49, Sections 49-1229, 49-1231, and 49-1608A, Idaho Code. (7-1-21)T

001. TITLE AND SCOPE.

01. **Title.** IDAPA 18.02.03, “Certificate of Liability Insurance for Motor Vehicles.” (7-1-21)T

02. **Scope.** To identify requirements for a certificate of liability insurance for motor vehicles pursuant to Sections 49-1229, 49-1231 and 49-1608A, Idaho Code. (7-1-21)T

002. -- 010. (RESERVED)

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

The original contract of liability insurance, or a copy, 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, in an amount not less than prescribed by Sections 49-117(20), 49-1212, and 49-1608A, Idaho Code, and also demonstrates the current existence of any other coverage prescribed by Title 41, Idaho Code, is a form of a certificate of liability insurance prescribed as such by the Director, 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 it binds coverage in an amount not less than prescribed by Section 49-117(20), Idaho Code, and demonstrates the existence of any other coverage prescribed by this rule.

(7-1-21)T

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

A document that meets the minimum specifications provided in this rule is considered a certificate of liability insurance in a form prescribed by the Director, which is acceptable in lieu of an original contract of liability insurance or a copy, demonstrating the current existence of liability insurance as described in Section 011 of this rule. The minimum requirements of a document considered a certificate of liability insurance, or a copy are: (7-1-21)T

01. **Individual-Owned Motor Vehicles.** (7-1-21)T

a. The document identifies the insurer or surety company authorized to do business in this state. (7-1-21)T

b. The document provides the name and address of the owner of the insured motor vehicle. (7-1-21)T

c. The document describes the motor vehicle including identification number, the last three digits of the vehicle identification number, or the words “all owned vehicles” if more than one vehicle is insured. (7-1-21)T

d. The document shows the effective date the liability insurance coverage begins. (7-1-21)T

e. The document may show “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. (7-1-21)T

f. The document may show the date the liability insurance coverage ceases, or may state “not valid beyond _____,” provided 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.” (7-1-21)T

g. The number of the insurance policy or the document is suggested, but optional. (7-1-21)T

h. The sentence “KEEP THIS CERTIFICATE IN YOUR AUTOMOBILE AT ALL TIMES” is suggested, but optional. (7-1-21)T

02. **Dealer and Manufacturer Vehicles.** (7-1-21)T

a. The document identifies the insurer or surety company authorized to do business in this state. (7-1-21)T

- b.** The document provides the name and address of the dealership and identifies the owner(s) (name(s) of dealer, partners, corporation or LLC members) of the insured motor vehicle. (7-1-21)T
- c.** The document shows the effective date the liability insurance coverage begins. (7-1-21)T
- d.** The document may show “Certificate of Liability Insurance” or “Liability Insurance Identification Card.” The words “State of Idaho” may be added to the title. (7-1-21)T
- e.** The document shows the date the liability insurance coverage ceases or may state “not valid beyond _____,” provided 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.” (7-1-21)T
- f.** The number of the insurance policy or the document is suggested, but optional. (7-1-21)T

013. EXAMPLES OF A NONEXCLUSIVE FORMAT FOR A DOCUMENT.

Examples of a nonexclusive format for a document that meets the requirements of a certificate of liability insurance in a form prescribed by the Director may be found on the Department website. (7-1-21)T

014. EXAMPLE OF CERTIFICATE OF LIABILITY INSURANCE TO BE ISSUED BY THE DIRECTOR MAY BE FOUND ON THE DEPARTMENT WEBSITE.

The Director 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 pursuant to Section 49-1229(2), Idaho Code. (7-1-21)T

015. -- 999. (RESERVED)

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