

810-5-8-.05 Evidence of Insurance Requirements.

(1) Beginning January 1, 2013, license plate issuing officials shall not process a vehicle registration transaction without receipt of satisfactory evidence of insurance or verification of mandatory liability insurance (MLI) through the online insurance verification system (OIVS), liability insurance bond, or deposit of cash (§32-7A-17(c)). A vehicle registration transaction includes registering, re-registering, transferring registration, and issuing replacement credentials.

(2) Evidence of insurance shall be presented upon request made by any law enforcement officer (§32-7A-16).

(3) If evidence of insurance cannot be verified through the OIVS, the vehicle owner/ operator must provide evidence of insurance by means of one of the following acceptable forms:

(a) an insurance card,

(b) temporary insurance card,

(c) the combination of proof of purchase of the motor vehicle within the previous 20 calendar days and a current and valid insurance card issued for the motor vehicle replaced by such purchase,

(d) current declarations page of a liability insurance policy,

(e) a liability insurance binder or legible copy thereof,

(f) a certificate of liability insurance or legible copy thereof, or

(g) a current motor vehicle rental agreement for the vehicle which specifies minimum insurance coverage on the vehicle.

(4) In addition to the forms detailed in item #3 above, evidence of insurance may be provided by electronic means to include but not limited to: electronic mail sent from registrant's insurer, computer printout from insurer, facsimile of proof of insurance, insurer providing electronic image/proof on registrant's cellular phone, lap top, or other portable type of electronic device.

(5) Evidence of insurance is acceptable in a name other than the registered owner name(s) if the vehicle identification number (VIN) on the motor vehicle and on the evidence of insurance match and the evidence is currently in effect.

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