

FACT SHEET

Proof of Insurance

The **only** items that may be used for proof of insurance prior to the issuance of a temporary registration plate or transfer of registration plate in Pennsylvania are the following:

1. An insurance identification card issued by an insurance carrier or by a self-insured. The Department of Transportation issues a certificate to self-insureds who are then authorized to produce an insurance I.D. card;
2. The declaration page of an insurance policy or a copy thereof;
3. A copy of a valid binder of insurance which contains all of the information required to appear on the I.D. card, excluding the policy number, and is signed by a licensed insurance agent or broker;
or,
4. A valid copy of an application for insurance to the Pennsylvania Assigned Risk Plan which contains all of the information required to appear on the I.D. card, excluding the policy number, and is signed by a licensed producer (insurance agent).

NOTE: A computer generated copy of the vehicle insurance application signed by the insurance agent is acceptable when the signature of the insurance agent is an original, in lieu of the carbon copy of a valid binder of insurance or application for insurance to the Pennsylvania Assigned Risk Plan (number 3 above). A legible photocopy, facsimile (FAX) or printout of an electronic transmission of a document listed above (numbers 1 through 3) are acceptable provided the issuing agent receives the photocopy, facsimile (FAX) or printout directly from a licensed insurance company or licensed insurance agency. The photocopy, facsimile (FAX) or printout of the proof of insurance document or letter on company/agency letterhead document must specifically reference the proof of financial responsibility by the insured's name and address, vehicle make, model and vehicle identification number (VIN) of the insured vehicle. An issuing agent may not accept a photocopy, facsimile (FAX) or printout of an electronic transmission as proof of financial responsibility when the issuing agent is also acting as an insurance agent for the licensed insurance company or agency.

NOTE: Handprinted identification cards, issued by a Pennsylvania licensed insurance company or agency, are unacceptable.

(Additional copies of this poster are available from the Bureau of Motor Vehicles, Research and Support Operations Section, P.O. Box 68031, Harrisburg, PA 17106-8031).

Please Note: Authorized agents are under contract to PennDOT and may charge a market driven service (delivery) fee; these are in addition to any PennDOT statutory fees for temporary, or in some cases, permanent motor vehicle registration plates and cards or other related products and services offered by the agent. The agent's service (delivery) fees are market driven, and vary by agent. To compare service (delivery) fees, you are encouraged to contact the authorized agents in your area for the applicable service (delivery) fees charged.

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