

Idaho Transportation Department Drive Insured Frequently Asked Questions

What is the insurance verification law?

On January 1, 2020, Idaho Code [49-1234](#) requires the Idaho Transportation Department (ITD) to match information from motor vehicle registration records with an insurance verification system to determine whether the owner of a motor vehicle has established financial responsibility (for example, liability insurance) for the vehicle.

Do I need to bring in proof of my insurance before January 1, 2020 or when I come in to renew my registration?

No. ITD is able to match insurance information provided from insurance companies through an automated insurance verification system with motor vehicle registration records to determine whether owners of motor vehicles have established proof of insurance on a monthly basis.

How will ITD identify vehicles that do not have insurance coverage?

ITD receives data from Idaho-licensed insurance companies that identifies each vehicle with coverage. If you have liability insurance from another state that covers a vehicle registered in Idaho, your insurance company might not report insurance information to ITD. You will need to provide proof of liability insurance through one of the alternate methods. (See alternate methods below under exemptions and exceptions.)

How will I be affected?

As a registered owner of a vehicle, you are required to maintain current insurance coverage. As long as you maintain liability insurance on your registered vehicle and it is reported by your insurance provider, you will see no changes in any processes. However, if a registered vehicle does not have the required insurance reported for three consecutive months, ITD will suspend that registration.

Will I get a warning before my registration is suspended?

Yes. When registrations are identified as having no valid liability insurance for two consecutive months, ITD is required to notify the vehicle owner(s). Owners will have 30 days to provide proof of liability insurance or provide an exception to ITD, or the registration will be suspended.

How can I reinstate my registration once it has been suspended?

Both proof of current liability insurance coverage AND payment of the \$75 reinstatement fee are required prior to registration reinstatement. Both payment and proof of liability insurance can be provided to the department by email, mail, phone, or online. [ITD 3122](#)

Can I be suspended more than one time during a registration period?

Yes. ITD may suspend the registration on any vehicle without the required insurance coverage for any three consecutive months.

If I own multiple cars and multiple registrations are suspended, will I have to pay \$75 for each vehicle to be reinstated?

Yes. In addition to the reinstatement fee for each vehicle, you will need to provide proof of liability insurance for each vehicle.

If I had insurance, will I still have to pay the registration reinstatement fee?

No. If you can provide proof of valid liability insurance before your registration was suspended, ITD will waive your reinstatement fee. ITD relies upon insurance companies to report information electronically to identify vehicles that have maintained the required insurance coverage. There could be instances that prevents an insurance company from providing this information to ITD. You may need to check with your insurance provider if you believe an error occurred in the reporting of your insurance coverage.

If my vehicle registration is suspended, do I have to surrender my license plates?

No; however, if the vehicle is operated or parked on the roadway while the registration is suspended, you may be subject to citation.

What if I have moved and do not receive the notice?

Your vehicle registration will be suspended if you do not respond to the notice, even if you did not receive it. You are responsible for maintaining your address with ITD, pursuant to Idaho Code.

What if I do not respond to a suspension notice?

The vehicle registration will be suspended until proof of liability insurance and the reinstatement fee are submitted. If the vehicle is driven or parked on an Idaho street, road, or highway while the registration is suspended, you may be subject to citation.

Can I obtain a temporary operating permit if my vehicle registration is suspended?

No. The vehicle cannot legally be operated until the registration is reinstated.

Does this affect the registration renewal process?

Yes. A vehicle with suspended registration cannot be renewed until the suspension is cleared.

If I am a permanent resident in another state but recreate in Idaho and leave a vehicle which is registered in Idaho, what impact does this have on me?

If you have liability insurance from another state that covers a vehicle registered in Idaho, your insurance company might not report insurance information to the Idaho insurance verification database. You must send ITD proof of insurance certification with the Exception form [ITD 3117](#) for the vehicle registered in Idaho to avoid suspension.

What if I own a business and have commercial motor vehicle coverage that covers all vehicles and employees of the business?

Vehicles registered to a business, covered under these types of policies are required to provide proof of liability insurance coverage to the department so motor vehicle registration records can be updated to reflect the appropriate coverage. If covered under this type of policy, businesses are required to submit [ITD 3117](#) and provide a copy of their policy indicating commercial coverage of all owned vehicles. The vehicle registration records will be marked to show coverage under the business policy and no further action will be needed. **Please include the business EIN on the form, if applicable to the business.**

*(*Note: This does not apply to commercially registered motor vehicles (IRP, Full Fee, etc.). These vehicles are excluded from this section of Idaho Code, and must meet insurance requirements when registering with Motor Carrier Services.)*

What vehicles are excluded from this law?

The only vehicles excluded from providing proof of liability insurance are vehicles such as trailers and off-road vehicles. (Registration AND insurance exclusions include golf carts, implements of husbandry, as provided by law.)

What vehicles are exempt from this law?

Although no motor vehicles are exempt from this law, there may be situations where it does not apply:

- 1) Registered vehicles that have recently been sold, seller must complete a Release of Liability, [ITD 3858](#), and request plates be canceled unless transferred to another vehicle. License plate cancellation form [ITD 3438](#).
- 2) Owners of registered vehicles who have moved out of state and obtained new title and registration. Notify ITD to cancel current registration or complete plate cancellation form [ITD 3438](#).

Which situations qualify for an exception?

- 1) Individuals who seasonally garage their vehicles or “snowbirds” who keep their vehicle registration active, but cancel liability insurance while not operating the vehicle. This also includes vehicles that are temporarily inoperable. Affidavit of Non-Use Form [ITD 3119](#) will need to be completed and returned to ITD.
- 2) Insurance not reported to the insurance verification system (example: out-of-state issued insurance coverage)
- 3) Indemnity bond (Idaho Code [49-1229\(2\)](#))
- 4) Self-insurance (Idaho Code [49-1224](#))

Proof of any alternate liability insurance coverage must be sent to ITD with the Exception Form [ITD 3117](#). This form is available online and mailed out with an initial insurance verification request.

DEFINITIONS

Exclusions- Vehicles not required to provide proof of liability insurance include trailers and off-highway vehicles (no action required). Registration and insurance exclusions: ie. golf carts, implements of husbandry (Idaho Code [49-426](#)).

Exemptions- Vehicles covered by commercial motor vehicle coverage or a business automobile insurance policy that has been submitted to the department. Owners of vehicles who no longer own such vehicle, and who have filed proof of release of liability (Idaho Code [49-526](#)).

Exceptions- Owners who file: Self-insurance (Idaho Code [49-1224](#)), indemnity bond (Idaho Code [49-1229\(2\)](#)), proof of other automobile liability insurance (Idaho Code [41-2516](#)) [ITD 3117](#) or vehicles stored or inoperable and not used on a temporary basis, [ITD 3119](#).