

CHAPTER 15A-3
BUREAU OF FINANCIAL RESPONSIBILITY – RULES AND REGULATIONS RELATING TO
FINANCIAL RESPONSIBILITY LAW

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(1) For renewals and new policies issued after June 1, 2014, proof that personal injury protection benefits and property damage liability insurance have been purchased when required under Sections 627.733 and 324.022, F.S., shall be made by the applicant at the time of registration of any motor vehicle owned as defined in Section 627.732, F.S. Insurers shall furnish uniform proof of insurance in paper or electronic formats as prescribed by the Department. Such proof of insurance shall also indicate the existence of any bodily injury liability insurance voluntarily purchased.

(2) The required paper or electronically-formatted proof of insurance must be provided for all policies issued or renewed with personal injury protection/property damage liability and bodily injury liability. Such proof of insurance shall indicate the vehicle year, make and VIN number of up to two insured vehicles per proof. No more than two vehicles may be shown on a single proof of insurance when the policy covers more than two vehicles but less than 25. When more than 25 vehicles are insured under any policy, the term “Fleet Coverage” must be indicated. Proof of insurance must be furnished on renewal policies at least annually thereafter.

(3) New proof of insurance shall be provided whenever there is a change in the required information. Electronically-formatted proof of insurance requires the same information as the paper proof of insurance.

(a) Specifications for paper or electronic proof of insurance are as follows:

1. Size: 3 1/2 inches x 2 1/4 inches, if paper card is issued.

2. Color: Optional

3. Information:

a. Header – Florida Automobile Insurance Identification Card.

b. Company Number: Numeric Florida identification number of the insurance company (not group).

c. Company Name: Insurer’s full legal company name or group name provided on the insurance policy.

d. Named Insured: First and last name(s) of the insured as indicated on the policy.

e. Policy Type: Must include an indicator of the type of coverage provided: personal injury protection/property damage liability, bodily injury liability.

f. Policy Number: Alphanumeric assigned policy number, self-insurance license, or contract number.

g. Effective Date: Numeric policy effective date, date the terms and conditions of the policy commence (special characters allowed). Effective date must include month, day and year.

h. Vehicle Identification Number (VIN):

(i) Vehicle(s) Year and Make (not to exceed two vehicles per proof of insurance)

(ii) Fleet Coverage (more than twenty five vehicles insured)

i. Not valid more than one year from effective date.

j. Warning of violation of Section 316.646, F.S., must be present on all I.D. cards, “Misrepresentation of insurance is a first degree misdemeanor.”