

## Idaho Transportation Department Insurance Verification FAQs

### **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 the vehicle.

### **How will I be affected?**

As a registered owner of a vehicle, you will be required to maintain current insurance coverage. If a registered vehicle does not have insurance reported for three consecutive months, ITD will suspend that registration.

### **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 a policy from an out-of-state insurance company, your vehicle may be covered but not reported to ITD. If this is the case, your vehicle will be classified as not having insurance until proof is provided to ITD through an alternate method.

### **Will I get a warning before I'm suspended?**

Yes. When registrations are identified as having no valid insurance for two consecutive months, ITD is required to notify the vehicle owner(s). Owners will have 30 days to provide proof of 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 insurance coverage AND payment of the \$75 suspension fee are required prior to registration reinstatement. Payment can be provided by mail, phone, or online.

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

Yes. ITD may suspend the registration on any vehicle not covered by insurance for any three consecutive months.

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

Yes. In addition to the reinstatement fee, you will need to provide proof of insurance. The suspension is tied to the vehicle, not to the owner.

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

No. If you can provide proof of valid insurance before the 90 days, ITD will waive your reinstatement fee. ITD relies upon insurance companies to report information electronically to identify vehicles that are or are not covered. There could be instances where an insurance company has failed to provide this information to ITD.

### **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.

**What if I do not respond to a suspension notice?**

The vehicle registration will be suspended until proof of 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 in Idaho, what impact does this have on me?**

Your out-of-state insurance company will not report to the Idaho database. You must send ITD an insurance certification with the exception form for the vehicle registered in Idaho to avoid suspension.

**If I have a fleet of vehicles, what do I need to provide to ITD?**

An insurance policy will list all vehicles covered. Please provide this policy to ITD if you receive a warning notice.

**What vehicles are excluded from this law?**

Commercial vehicles ([Idaho Code 49-434](#)) and vehicles that are not required to provide proof of insurance are excluded. (Registration exclusions ie. golf carts, implements of husbandry.)

**What vehicles are exempt from this law?**

- 1.) Vehicles registered to a commercial business, covered under a business type general liability umbrella that covers all vehicles.
- 2.) Registered vehicles that have been sold (or are in the process of being sold), or moved out of state, but have not had the associated registration cancelled.

**Which situations qualify for an exception?**

- 1.) Individuals who seasonally garage their vehicles or snowbirds that are still registered but cancel insurance while not operating the vehicle. Non-Use Form (ITD3119) will need to be completed and returned to ITD.
- 2.) Insurance not reported to the insurance verification system (example: out-of-state insurance company)
- 3.) Indemnity bond [[Idaho Code 49-1229\(2\)](#)]
- 4.) Self-insurance ([Idaho Code 49-1224](#))

Proof of insurance must be sent to ITD with the Exception Form (ITD3117). This form will be available online and mailed out with an initial insurance verification request.

## DEFINITIONS

**Exclusions-** Vehicles not required to provide proof of insurance (no action required). Registration exclusions: ie. golf carts, implements of husbandry [[Idaho Code 49-426](#)].

**Exemptions-** Vehicles registered to a commercial business, or vehicles you no longer own (proof of release of liability [49-526](#)).

**Exceptions-** Self-insurance [[Idaho Code 49-1224](#)], indemnity bond [[Idaho Code 49-1229\(2\)](#)], proof of other automobile insurance [[Idaho Code 41-2516](#)] (ITD Exception FORM #3117) or vehicles not used (ITD Affidavit of Non-Use FORM#3119).