

Acceptable Proofs of Insurance

Pennsylvania's financial responsibility law requires that one of the following items must be used to serve as acceptable proof of insurance.

No other forms or receipts are acceptable as proof of insurance.

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. Insurance identification cards must contain the words "Financial Responsibility Identification Card", name and address of the insured, vehicle make, model year and vehicle identification number. In addition, the card must contain the insurance company name, company code, policy number or self-insurance certificate number, effective and expiration dates; or,
2. The declaration page of an insurance policy or a copy thereof; or
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. The binder of insurance is an application that becomes a legitimate binder when signed by the insurance agent or broker and dated. If the binder is presented as proof of insurance, check carefully for the agent or broker signature and date. A binder of insurance, signed by a licensed producer (insurance agent) and dated, is valid until replaced by a policy; 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). An application to the Pennsylvania Assigned Risk Plan, signed by a licensed producer (insurance agent) and dated, is valid until replaced by a policy.

Note 1: Each of the documents listed above should be in the customer's name. According to the Pennsylvania Insurance Department, most policies written in Pennsylvania cover the insured person listed on the card and any immediate family members dwelling in the same household. However, not all policies have the blanket coverage. Therefore, if the customer states that he/she is covered on the policy and the provided documentation is in the name of another family member, the issuing agent must request further proof of coverage such as the declaration page of the insurance policy with one exception: When an agent is transferring a registration plate and is presented with one of the items listed above in a name that differs from the name shown on the transferred vehicle's registration card, the plate may be transferred and the proof of insurance is acceptable if both the old registration card and the proof of insurance have the same vehicle identification number listed.

Note 2: <<IMPORTANT>> While PennDOT accepts listed drivers on the declaration page of an insurance policy to apply for title and registration as long as the vehicle's VIN number is shown on the policy, it is at the insurer's discretion as to how they permit the vehicle to be titled and registered based upon policy and company requirements and guidelines.

It is your responsibility to contact your agent and/or insurance company to verify how the vehicle can be titled and registered if you are not the named insured on the policy and are only listed as an insured driver.

We will not be held responsible for issues or problems arising with titling and registering any vehicle if you refuse to do so.

Out-of-State Insurance Information

Issuance of In-Transit Tags

When issuing temporary vehicle registration to transport a vehicle to another state, the issuing agent must ascertain that the applicant is an out-of-state resident by examining the applicant's out-of-state driver's license and follow the instructions listed on the reverse side of Form MV-120. One of the above acceptable proofs of insurance must be provided. **Note 1:** If the applicant does NOT have an out-of-state driver's license, application for Pennsylvania certificate of title and vehicle registration must be made on form MV-1 or MV-4ST and one of the above acceptable proofs of insurance must be provided. **Note 2:** Handwritten insurance I.D. cards are not permitted to be issued by Pennsylvania licensed insurance companies or agents. However, if the handwritten proof of financial responsibility is acceptable proof of insurance in the state where the vehicle is to be registered, for intransit tag issuance, the issuing agent is authorized to accept a handwritten insurance card as proof, provided the issuing agent receives written confirmation from the applicable state, insurance company or insurance agency that handwritten proof is acceptable in that state.

New PA Resident

When a person from another state has moved to Pennsylvania and is applying for a Pennsylvania certificate of title and registration, the issuing agent cannot accept out-of-state insurance documents as proof of insurance unless the insurance company is authorized to sell motor vehicle insurance in Pennsylvania. To determine whether or not the out-of-state insurance company is authorized to provide vehicle insurance in Pennsylvania, the issuing agent must contact the Insurance Department at (717) 787-2317. The Insurance Department service representative will verify whether or not the insurance company is licensed to write vehicle insurance in Pennsylvania and provide the issuing agent a telephone number for the out-of-state insurance company. The issuing agent must then contact the out-of-state insurance company and request written proof that satisfactorily shows the company is licensed in Pennsylvania to sell vehicle insurance and the liability insurance coverage provided is in compliance with Pennsylvania's insurance laws and that the applicant is currently covered. The issuing agent must instruct the applicant to obtain an acceptable proof of insurance document issued by an insurance company licensed in Pennsylvania to sell vehicle insurance.