



Louisiana Department of Public Safety
Office of Motor Vehicles
Policy 25.00 Acceptable Evidence of Insurance Coverage

Section: 3. Safety Responsibility Laws

Effective Date: 01/26/1998

Revised Date: 04/07/2015

Authority:

[R.S. 32:861\(C\)](#)

[R.S. 32:900](#)

[R.S. 32:1042](#)

To view Louisiana Statutes: <http://www.legis.state.la.us/>

General:

- An owner's or operator's policy of liability insurance, identification card, declaration page or a written statement from the insurance company or agent.

Requirements:

- Acceptable liability insurance information must be submitted in the following format:
 - Copy of insurance policy or binder; or
 - Copy of ID card issued by insurance company; or
 - Copy of declaration page; or
 - A written statement from the insurance company (on company letterhead) is acceptable for reinstatement of a policy, a cancellation that was reported in error and must be recalled. The statement must:
 - include a full description of the vehicle, VIN or plate number, and
 - policy number;
 - state that there was no lapse of liability insurance and
 - state that any claim submitted for damages incurred during the period of time in question will not be denied on the grounds that liability coverage has lapsed, expired or otherwise terminated.
- **Limits of Liability (Owned/Leased Vehicles)**
 - Vehicles with a gross vehicle weight of **20,000 pounds or less** - Must provide at least \$15,000/\$30,000 bodily injury and \$25,000 damage to or destruction of property of others in any one accident.
 - Vehicles with a gross weight of **20,001 to 50,000 pounds** - Must provide at least \$25,000/\$50,000 bodily injury and \$25,000 damage to or destruction of property of others in any one accident.
 - Vehicles with a gross weight **over 50,000 pounds** - Must provide at least \$100,000/\$300,000 bodily injury and \$25,000 damage to or destruction of property of others in any one accident. or a combined single limit of \$300,000

- **Insurance Policy and Identification Cards** - Insurance policies and ID cards must include:
 - Insurance company's name and address (not agent) - coverage written through the Louisiana Automobile Insurance Plan is to be accepted even though the company has not yet been assigned.
 - Policy Number - whenever an individual cannot provide the policy number, the binder issued by an authorized agent or company. A "binder" constitutes a policy in force with or without a binder number. In accordance with information obtained from the Insurance Commissioner's office, a copy of the insurance application will not be acceptable since the insured can be refused coverage up to 60 days without notification (even if proof of premium payment is provided).
 - Policy Period - only the beginning date (month, day, year) must be provided. If a specific ending date (month, day, year) is not provided, but is indicated as "continuous," "present," or "until canceled," this will be acceptable.
 - Excluded Drivers - list the names of any excluded drivers from the policy.
 - **Note:** Coverage furnished by any company authorized to do business in Louisiana will be accepted, regardless of whether the company is actively writing/reporting business in Louisiana or not. The new limits are to be assumed on the first renewal date after December 31, 2009.
- **Other Acceptable Security Information**
 - **IRMA (Interlocal Risk Management Agencies)** - IRMA, is a self-insured fund that provides public liability coverage to both parish-owned and privately owned school busses while being operated in the course and scope of employment. If an IRMA document or ID card is presented as proof of insurance on a privately owned school bus, it is acceptable compliance.
 - The IRMA coverage identification card is similar to the Louisiana ID card. Some of the differences are:
 - company will be in the name of the IRMA
 - coverage document number is used instead of a policy number
 - administrator will be listed instead of agent information
 - member instead of insured's name (should be the name of a school board).
 - (An example of an IRMA coverage ID card is attached.)
- **Rent-to-Own Vehicles** - Rent-to-own vehicles are titled in the name of the renting dealership. The renting dealership is ultimately responsible for the insurance. This coverage is usually a certificate of insurance document indicating it as a "contingent policy". Garage liability is not acceptable as compliance.
- **Limits of Liability (Rent-to-Own Vehicles)**
 - Vehicles with a gross vehicle weight of 20,000 pounds or less
 - Proof that an approved motor vehicle liability bond was issued by a surety or insurance company in the amount of \$5,000; or
 - Proof that a certificate was issued from the State Treasurer stating that cash or securities of \$55,000 per vehicle is on deposit with the State Treasurer; or
 - Proof that a Louisiana Certificate of Self-insurance was issued under R.S. 32:1042.

- Vehicles with a gross vehicle weight over 20,000 pounds
 - Proof that a Louisiana Certificate of Self-Insurance was issued under R.S. 32:1042; or
 - Proof of single state registration (current form RS-3); or
 - Proof of Public Service Commission authority (current Intra-State ID Cab Card); or
 - Proof that a Certificate of Self-Insurance was issued by the Interstate Commerce Commission (ICC).

EXAMPLE OF AN IRMA COVERAGE IDENTIFICATION CARD

COMPANY: PROPERTY CASUALTY ALLIANCE OF LOUISIANA

COVERAGE DOCUMENT NUMBER: PC000-00

EFFECTIVE DATE: 07/01/05 EXPIRATION DATE: 07/01/06

YEAR MAKE/MODEL **FLEET COVERAGE** VEHICLE IDENTIFICATION NUMBER

ADMINISTRATOR: ABC Insurance Agency CLAIM REPORTING PHONE NO:

MEMBER: Anywhere Parish School Board TAX IDENTIFICATION NO: 11-1111111

An Insurer authorized to transact business in Louisiana has issued the Motor Vehicle Coverage identified here on. The coverage provided meets the minimum liability limits prescribed by law.

IMPORTANT NOTICE

La. R.S. 32:863.1 requires that an operator of a motor vehicle produce upon demand by a law enforcement officer documentation of motor vehicle security which is required to be maintained within the vehicle at all times.

Failure to comply may result in fines, revocation of registration privileges, and block against the renewal or issuance of a driver's license.

THIS CARD MUST BE CARRIED IN THE VEHICLE AT ALL TIMES AS EVIDENCE OF COVERAGE