

Serving You to Make Our Roads Safer For All Drivers

Here are the facts about insurance needs for vehicles in the State of Maryland.

Maryland Approved Insurance Companies

Liability insurance policies must be obtained from an approved insurance company licensed to do business in Maryland, or an authorized agent of a licensed company.

Types of Insurance Required:

1. Liability insurance pays damages that are caused by you and suffered by the other party for personal injury, death, or property damage. You must carry a minimum of \$30,000 for bodily injury per person, \$60,000 bodily injury for two or more people, and \$15,000 for property damage. Coverage above the minimum is available from your insurance company or agent.

2. Uninsured motorist coverage pays damages, after any applicable deductible, that are caused by an uninsured motorist and suffered by you. You must carry a minimum of \$30,000 for bodily injury per person, \$60,000 for bodily injury for two or more people, and \$15,000 for property damage.

3. Personal Injury Protection (PIP) coverage provides the benefits for medical, hospital and disability up to \$2,500 for all reasonable expenses arising out of an accident. Note: Full PIP provides benefits for you, any member of your family, and any non-family occupant of your vehicle. You may also choose limited PIP, which excludes benefits for you and members of your family age 16 and over. This alternative costs less and should be considered if you already have medical and hospitalization insurance.

Want More Information?

Please Call

- 410-768-7000
- (to speak to a customer service representative)
- TTY for the hearing impaired
- 1-800-492-4575
- www.MVA.Maryland.gov

Fax on Demand

- 1-410-424-3050
- To request forms or a "Welcome to Maryland" packet faxed to you.

 **Motor Vehicle Administration**
6601 Ritchie Highway, N.E.
Glen Burnie, Maryland 21062


**Maryland Department
of Transportation**

ICD-004 (08-12)

Insurance Requirements

**FOR MARYLAND
VEHICLES**

**SERVING YOU
TO MAKE OUR
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DRIVERS**


Motor Vehicle Administration

To Change Insurance Information On MVA Records:

You need to provide the MVA with your name and address, vehicle title number, new insurance company name (not agency), and new policy number. You can provide information by:

1. Mailing it to:
Motor Vehicle Administration
Insurance Compliance Division
Room 140
6601 Ritchie Highway, N.E.
Glen Burnie, MD 21062

2. Calling 410-768-7000 and speaking with a customer service representative. You may also need to provide written verification of the new policy.

3. E-mailing the MVA Insurance Compliance Division at: insurance@mdot.state.md.us

Proof of Insurance — Frequently-Asked Questions

When must I provide proof of insurance to the MVA?

- When your previous insurer informs the MVA your policy has been cancelled, and the MVA notifies you that proof of insurance is necessary. Your new company does not automatically notify the MVA.
- If you receive a letter from the MVA for the accumulation of at least three driving points.

Why must I provide proof of insurance?

The law protects the public and helps reduce insurance costs by identifying uninsured motorists and keeping them off the roads.

What is meant by proof of insurance? How do I provide it?

When the MVA requests a proof of insurance, a Maryland Insurance Certification (FR-19) is the only acceptable form of verification. The ID card and actual policy are not acceptable.

Maryland Insurance Certification: (FR-19)

When you register or renew a vehicle registration, you must sign an insurance certification. **Your signature acknowledges that the minimum vehicle liability insurance will be maintained throughout the registration periods and the vehicle will not be driven without insurance.**

- It can only be issued by an insurance company licensed to do business in Maryland or an authorized agent of such a company.
- It's only valid for 30 days.
- It's free of charge from your insurance company. Your FR19 can be mailed, faxed to the MVA by an authorized agent from your insurance company or can be electronically submitted via the eFR19 Program.
- Photocopies are not accepted

Avoid Penalties!

Be sure when you return your license plates and registration card immediately to any MVA office and obtain a receipt when you cancel your insurance, or sell or transfer ownership of your vehicle.

Uninsured Vehicle Owners Could:

- Lose license plates and vehicle registration privileges.
- Pay uninsured motorist penalty fees for each lapse of insurance—\$150 for the first 30 days, \$7 for each day thereafter.
- Be prohibited from registering any future vehicles or renewing a suspended registration.

- Have license plates confiscated by an authorized tag recovery agent, once a registration suspension is in effect.
- Pay a fine of up to \$1,000 and/or one year imprisonment for providing false evidence of insurance.

Note: These penalties are in addition to any fines or penalties imposed by a court of law.

If You're Involved In An Accident:

- Provide your insurance information to:
 - Any person in the accident.
 - The driver, occupant(s), or persons with any vehicle or property damage in the accident.
 - Any law enforcement officer present.
- Contact your insurance agent as soon as possible
- If you vehicle is uninsured, you may lose your driver's license and be fined.