

PennDOT Proof of Insurance

Under PennDOT rules, all issuing agents who are authorized to issue registration renewals or temporary registration plates must verify financial responsibility prior to issuance by examining on of the following:

- 1. An insurance identification card or self-insurance card.**
- 2. A declaration page of an insurance policy. All pages of the declaration page must be provided.**
- 3. A certificate of self-insurance issued by PennDOT.**
- 5. A valid binder of insurance issued by an insurance company licensed to sell motor vehicle liability insurance in Pennsylvania. All pages of the insurance binder must be provided.**
- 6. A Pennsylvania Insurance Plan Application (PAIP)**

Electronic Proof of Insurance

Effective 2/21/24, Act 132 of 2013 allows for electronic proof of insurance. After the agent has verified the valid ID card on the insured's electronic device, the agent may do one of the following to obtain a copy of the verified insurance ID card:

- 1. Request the insured to email the agent a screen shot of the ID card from the insured's electronic device; or**
- 2. Request the insured to email the agent a copy of their insurance ID card from their insurance company's website.**

The agent must receive and print an electronic copy of the insurance ID card to submit to PennDOT and to retain with their files prior to completing the application for registration or renewal. If the insured is unable to provide a screen shot or email of the valid insurance ID card, the customer must provide:

- 1. A paper ID insurance ID card received from their insurance company; or**
- 2. A legible photocopy, facsimile, or printout of acceptable proof of insurance directly from the insurance company or insurance agent before any registration can be renewed or issued.**