



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:** 04/02/2025

**Authority:**

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

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

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

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

**Requirements:**

- Any documentation submitted as evidence of insurance coverage must include a full description of the vehicle (vehicle identification number (VIN), year, make, and model).
- Acceptable liability insurance information must be submitted in one of the following formats:
  - Insurance policy or binder
    - A binder is only acceptable for thirty (30) days of the effective date.
  - Identification card
  - Declaration page
  - A written statement from the insurance company, on company letterhead, is acceptable for reinstatement of a policy or a cancellation that was reported in error. The statement must include:
    - Policy number
    - Dates of coverage, stating that there was no lapse of liability insurance
    - A statement 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.
- Documentation is **not** accepted if it is the same policy that was reported canceled or lapsed.
  - **Exception** - The policy was transferred to another state with the same policy number and underwriter. The card and/or policy will be acceptable.
- Garage liability and trucking/non-trucking liability **are not acceptable** as compliance.
- **Limits of Liability – Owned or Leased Vehicles**

<b>Limits of Liability for Owned/Leased Vehicles</b>	
<b>Vehicle Gross Vehicle Weight</b>	<b>Required Limits of Liability</b>
<b>20,000 pounds or less</b>	At least \$15,000/\$30,000 bodily injury and \$25,000 damage to or destruction of property of others in any one accident
<b>20,001 to 50,000 pounds</b>	At least \$25,000/\$50,000 bodily injury and \$25,000 damage to or destruction of property of others in any one accident
<b>Over 50,000 pounds</b>	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

- **Limits of Liability – Rental Vehicles**

<b>Limits of Liability for Rental Vehicles</b>	
<b>Vehicle Gross Vehicle Weight</b>	<b>Requirements</b>
<b>20,000 pounds or less</b>	<ul style="list-style-type: none"> <li>• Proof that an approved motor vehicle liability bond was issued by a surety or insurance company in the amount of \$5,000</li> <li>• 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</li> <li>• Proof that a Louisiana Certificate of Self-Insurance was issued under R.S. 32:1042.</li> </ul>
<b>Over 20,000 pounds</b>	<ul style="list-style-type: none"> <li>• Proof that a Louisiana Certificate of Self-Insurance was issued under R.S. 32:1042</li> <li>• Proof of single state registration (current form RS-3)</li> <li>• Proof of Public Service Commission authority (current Intra-State ID Cab Card)</li> <li>• Proof that a Certificate of Self-Insurance was issued by the Interstate Commerce Commission (ICC)</li> </ul>

- **Requirements for Insurance Policy and Identification Cards** - Insurance policies and identification cards must include:
  - Insurance company's name and address (not only agent information)
  - Insured's name and address
  - Policy number, a temporary binder policy is acceptable without a policy number
  - Policy beginning period (month, day, year)
    - If an ending date is included, must have month, day, and year.
  - A full description of the vehicle (make, model, year, VIN)
  - Policy limits of liability coverage
  - Excluded drivers list (names of any excluded drivers from the policy)

**Procedures:**

- Out-of-state policies **are** acceptable as proof of insurance.
  - If the vehicle is registered in Louisiana, the limits of liability must equal or exceed Louisiana requirements.
  - If the vehicle is **no longer** registered in Louisiana, limits of liability (the same as or exceeds Louisiana requirements) does not need to be verified.
- Coverage written through the *Louisiana Automobile Insurance Plan* is to be accepted, even though the company has not yet been assigned.
- **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.
  - **Rent-to-Own Vehicles** – The rental company's contingent policy is acceptable and will only be found on Content Navigator, not electronically reported.
- Check for insurance on **LA/VS**.
- **Interlocal Risk Management Agencies (IRMA)** - 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 identification 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 identification 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, which should be the name of a school board

### Example of an IRMA Coverage Identification Card

COMPANY: PROPERTY CASUALTY ALLIANCE OF LOUISIANA  
 COVERAGE DOCUMENT NUMBER: PC000-00  
 EFFECTIVE DATE: 07/01/22 EXPIRATION DATE: 07/01/23  
 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**

### Sample Correspondence to the Insurance Company

To Whom It May Concern,

We are returning the attached letter(s) sent by your company for the purpose of clearing an insurance cancellation. It has been determined that the information contained in the letter(s) is not sufficient. All letters submitted for the purpose of satisfying Louisiana compulsory insurance requirements must be submitted on letterhead and include the policy #, VIN #, 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.

Sample letter verbiage:

Please be advised that our records indicate no lapse of coverage on VIN # \_\_\_\_\_ for policy # \_\_\_\_\_ for the period of \_\_\_\_\_ to \_\_\_\_\_. Any claims submitted for damages incurred during the time period stated above will not be denied on the grounds that liability coverage has lapsed, expired, or otherwise terminated.