

Motor Vehicle Procedure Manual

Registration

Insurance Verification

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Legal Authority

This procedure is governed by:

[Section 320.02\(5\)\(a\), Florida Statutes](#), proof that personal injury protection benefits have been purchased if required.

[Section 320.02\(11\), Florida Statutes](#), department shall audit affidavits used to prove insurance to verify they are not false. The Department shall take appropriate action regarding false affidavits.

[Section 324.022, Florida Statutes](#), Financial Responsibility for property damage.

[Section 627.7275, Florida Statutes](#), motor vehicle liability.

[Section 627.733, Florida Statutes](#), insurance rates and contracts, required security.

[Section 324.022, Florida Statutes](#), Financial Responsibility for property damage.

[Section 627.7415, Florida Statutes](#), commercial motor vehicles, additional liability insurance coverage.

[Section 627.732, Florida Statutes](#), insurance rates and contracts, definitions.

[Section 324.0221, Florida Statutes](#), reports by insurers to the department; suspension of driver license and vehicle registrations; reinstatement.

[Section 316.646\(4\), Florida Statutes](#), Security required, proof of security and display.

[Section 627.421, Florida Statutes](#), delivery of policy, display insurance coverages.

[Section 627.736, Florida Statutes](#), required personal injury protection benefits, exclusions, priority, claims.

[Section 119.0712\(2\)\(a-d\), Florida Statutes](#), exemptions from public records.

[Chapter 316, Florida Statutes](#) 316.066, written reports of crashes. 316.068 crash report forms.

[Chapter 320, Florida Statutes](#), motor vehicle licenses.

[Chapter 324, Florida Statutes](#), Financial Responsibility.

[Rule 15A-3.006, F.A.C.](#), format for proof of insurance cards.

[Florida Administrative Code 15A-3](#), rules and regulations relating to Financial Responsibility Law.

Description and Use

This procedure provides information and instructions to the employees of the tax collector, license plate agent and the Florida Highway Safety and Motor Vehicles (FLHSMV) employees in providing requirements for motor vehicle insurance coverage necessary to register, renew, or reinstate a suspended registration.

Documentation and Special Instructions

The procedures listed below are used in the transactions described in this procedure:

[Procedure RS-07](#) for affidavit to verify current non-resident U.S. Armed Forces members.

[Procedure RS-11](#) for collecting back taxes.

Forms

Form [HSMV 83330](#) Florida Insurance Affidavit.

Form [HSMV 83146](#) Application for Replacement License Plate, Validation Decal or Parking Permit.

Program Background

[Chapter 316, Florida Statutes](#), [Chapter 320, Florida Statutes](#), [Chapter 324, Florida Statutes](#), [Chapter 626, Florida Statutes](#), and [Chapter 627, Florida Statutes](#) related to motor vehicle registration and insurance requirements established by the "Motor Vehicle Insurance Reform Act of 1988" (Chapter 88-370, Laws of Florida), provide for stricter verification of motor vehicle insurance prior to registration. As a result of the act, insurance companies selling motor vehicle insurance in Florida must report the issuance and

discontinuance of vehicle insurance policies in Florida, as mandated by [Section 324.0221, Florida Statutes](#). As of October 1, 2007, the law that required personal injury protection (PIP) was repealed to no longer require PIP. On October 11, 2007, the law was reenacted to require PIP as a prerequisite to registering a vehicle effective January 1, 2008. Policy information reported by insurance companies is placed on an insurance data file, which is matched against both the vehicle identification number and the driver license data files maintained by the Department. Information provided electronically by insurers on all vehicles insured in Florida is continuously compared against a database of all vehicles registered by the Department. If the information from the insurance company indicates there is valid Florida insurance on a vehicle, no further proof of coverage at the time of registration will be required.

Proof of insurance for registration purposes is not required on any self-propelled vehicle with less than four wheels, trailers, mobile homes, motorcycles, or government owned vehicles.

The policy must be bound or in effect on the date of registration. Because some insurance companies have grace periods for the consumer to notify them of their new purchase, consumers believe they are covered by their current insurance at the time their newly purchased vehicle is registered. This situation typically occurs via a dealer transaction. Insurance companies will provide a policy “bound date” which is the date the vehicle is officially covered, even though the “effective date” shown on the provided proof of insurance may be a day or so later.

Verification

A. ACCEPTABLE FORMS OF PROOF:

1. Florida Automobile Insurance Identification Card in the prescribed form mandated by [Rule 15A-3.006, F.A.C.](#), issued by the insurance company, indicating the vehicle identification number, type of coverage, and effective date. It is not necessary for this card to show an agent or broker with a Florida address. Any insurance card provided must indicate “Florida Insurance Card.”
2. Electronic format (i.e., smart phone, tablet, or an electronic picture of the insurance card) of policy issued by a Florida agent or Florida insurance company. The electronic format must

provide the same information as indicated on a paper insurance card. The following information shall be provided:

- Florida Automobile Insurance Identification Code
- Name of Insurance Company or Group
- Policy Number (company code immediately follows the policy number and is always preceded by a dash); Effective date (must include month, day, and year)
- Type of Coverage
- Named Insured
- (1) Vehicle year, make, and VIN number OR
- (2) Fleet Coverage (more than twenty-five vehicles insured)
- Not valid more than one year from effective date.
- The following warning of violation of [Section 316.646\(4\), Florida Statutes](#), must be present on all I.D. cards, “Misrepresentation of insurance is a first degree misdemeanor.” The tax collector agent should request the customer locate the information on their phone and place the phone on the desk or hold it in front of the agent, so they can read and record the information. DO NOT take the phone from the customer, as we do not want to be held liable for any damages that may occur. Florida Statutes only exempt law enforcement from being held accountable for anything that may happen to the phone. When a Florida Identification Card is presented, and more than 25 vehicles are insured under a policy, the term "Fleet Coverage" may be indicated, per [Rule 15A-3.006, F.A.C.](#) When "Fleet Coverage" is indicated, the vehicle description is not required on the card.

3. A Florida insurance policy issued by a Florida agent (or broker) on behalf of a carrier licensed in Florida whose company is authorized to do business in Florida.
4. Insurance policy binder. A binder is good for no more than 60 days from the date of issuance. [Section 627.421, Florida Statutes](#), requires all policies to be delivered within those 60 days. The binder must include the full name of the insurance company. All binders do not have a binder number assigned. Therefore, those without a binder number are acceptable.
5. Form [HSMV 83330](#), Florida Insurance Affidavit (see the Forms Appendix for a sample of this form). The vehicle identification number of the vehicle being registered should be entered accurately on Form [HSMV 83330, Florida Insurance Affidavit](#), to ensure a match with the insurance database file.

It is imperative that we assist our customer by questioning whether they have contacted their insurance company when they submit the Form [HSMV 83330, Florida Insurance Affidavit](#), or an insurance card that does not contain the VIN of the vehicle being registered. If they have not obtained insurance on the vehicle, they may be committing fraud by signing an affidavit stating they have insurance when they do not have it on the vehicle they are preparing to register, and they may be setting the sanction process in motion if the insurance company cannot verify insurance coverage which may result in a suspension of their driver license.

Proof of Florida insurance must be verifiable as of the date the vehicle is registered to avoid suspension of a driver license, license plate(s), and registration(s). Insurance purchased for the vehicle you are currently registering must be bound on the same day as the issuance of the registration. Having insurance in effect on other vehicles the consumers own(ed) should not be solely relied upon to sign the affidavit.

6. **A Florida Insurance policy issued by a Risk Retention Group**

Instructions for entering Risk Retention Group type into the motor vehicle issuance system:

- a. **Enter code “R” for Insurance Type, input the Florida Company Code provided on the documentation and the Policy Number. “Risk Retention Group” must be entered in the Comments field.**
- b. **Once the registration has been issued email FRField@flhsmv.gov to notify the Bureau of Motorist Compliance (BMC). Include the documentation presented by the customer. This allows FLHSMV to ensure the insurance database is updated with the policy information provided.**

7. ONE of the following, issued by Department Self-Insurance Staff:

Certificate of Self-Insurance	INDIVIDUAL- Complying by financial statement (see Exhibit A).
Certificate of Self-Insurance	COMPANY/CORPORATION – Complying by financial statement (See Exhibit B).
Financial Responsibility Cert.	COMPANY OR CORPORATION – Complying by filing a certificate of deposit (see Exhibit C).
Certificate of Self-Insurance	INDIVIDUAL, COMPANY OR CORPORATION – Complying by financial statement to insure commercial vehicles for combined limits of liability insurance required under Section 627.7415, Florida Statutes , based on gross vehicle weight (GVW) of vehicles (see Exhibit D).

Instructions for entering Self-Insurance type into the motor vehicle issuance system:

Enter code “S” for Insurance Type, “1111” (FLA Financial Responsibility Self-Ins) for Florida Company Code, and the Self-Insurance Certificate Number for Policy Number. Always enter “SI”

at the beginning of the certificate number. Example: SI0000. The certificate effective date must be entered in the Comments field.

8. Florida Housing Authorities Risk Management is a governmental agency that is self-insured.

B. FIVE-DIGIT INSURANCE CODE:

All acceptable forms of insurance verification (Verification: Acceptable Forms of Proof) should have the five-digit company code to accurately identify the company. If that code is not shown, please advise the customer to provide other acceptable proof of insurance that contains the company code or obtain a new card with the required information. Insurance companies who conduct business in Florida are mandated by rule to place the company code on the card. Any card without the code should be considered non-compliant with [Florida Administrative Code 15A-3](#), and should not be accepted as proof of insurance. Out-of-state insurance is not acceptable for customers except in specific instances: U.S. Armed Forces personnel stationed out-of-state who have their vehicle in their possession, an in-transit out-of-state temporary registration, or a 90-day temporarily employed registration.

You are encouraged not to perform searches for insurance companies' names to prevent the wrong insurance company from being sent the verification. Several insurance companies have multiple listings and using the Company Code is the most accurate way to ensure that the correct insurance company is selected. Also, please do not enter incorrect policy numbers, e.g., 99, NA, TBA, etc., as the insurance company will report the policy is not valid which can lead to the suspension of the customer's driving privileges.

C. INSURANCE REQUIREMENTS ON VARIOUS TEMPORARY LICENSE PLATES:

1. Proof of Florida insurance is required for the issuance of temporary license plates. This includes temporary license plates for demonstration purposes during a casual sale. Non-residents who purchase a vehicle in a casual sale and must buy a temporary license plate to return to their home state are required to have proof of insurance. Proof of insurance from the state of residence is acceptable. Enter code "S" for the insurance type and "out-of-state" in the "Policy

Number" field. The out-of-state insurance company name, policy number, effective date and insurance company's phone number must be entered in the motor vehicle issuance system comments field. A Florida binder is also acceptable.

Example: State Farm, 00123456, 02/01/18, 1-800-111-1111

2. When issuing a 90-day temporarily employed license plate, proof of insurance is required. Proof of insurance from the state of residence is acceptable. Enter the code "S" for the insurance type and "out-of-state" in the "Policy Number" field. The out-of-state insurance company name, policy number, effective date and insurance company's phone number must be entered in the motor vehicle issuance system comments field. A Florida binder is also acceptable.

Example: State Farm, 00123456, 02/01/18, 1-800-111-1111

D. RENEWAL INSURANCE REQUIREMENTS:

Customers who have vehicles that are up for renewal are notified via the renewal notice to provide insurance information when insurance is not found on the Insurance Database for that vehicle. The customer can provide proof of insurance by submitting one of the items listed in Verification: A. Acceptable Forms of Proof of this procedure. Another option for those customers who renew by mail is for the customer to enter insurance information on the renewal notice. Customers will not be allowed to renew on-line if insurance information is not on the Insurance Database.

E. SUSPENSIONS:

[Section 320.02\(5\), Florida Statutes](#), requires customers to have insurance on the vehicle they are registering at the time of registration. During the registration process and when insurance information is entered in the motor vehicle issuance system, a verification of that insurance information is submitted to the insurance company. If the insurance company denies that coverage exists for that vehicle, a Financial Responsibility Registration sanction (FR8) is generated, and the customer's driving privilege may be suspended. The customer will be provided due process notice before their license is suspended as part of the FR8 process. This notice informs the customer that their driver license and registration will be suspended 20 days after receipt of the notice because their insurance company could not confirm insurance coverage on the vehicle.

When the motor vehicle issuance system returns an insurance suspension message:

1. A vehicle registration stop cannot be reinstated until the insurance suspension has been cleared from the driving record. Once cleared, the vehicle registration stop will automatically clear.
2. When an insurance case is cleared, the database is updated immediately.

F. SEIZED LICENSE PLATES:

1. Thirty days after a FR8 registration case sanction is created, the status of the case changes to suspended and a "seize tag" activity is generated on the driver license and registration record. If the vehicle is stopped by law enforcement, the license plate, registration and driver license is seized, and a citation is issued by the officer for driving on a suspended license. The individual is then required to appear in court.

In some instances, due largely to data entry errors, FR8 sanction cases are issued against drivers that have valid insurance. If this individual had insurance at the time of suspension, they must present proof to the Motorist Services or Tax Collector Licensing Agent office. Acceptable proof of coverage is a letter from the insurance agent or company or insurance identification card.

2. Seized license plates cannot be reinstated regardless of the type license plate. A new license plate must be issued and paid for when the individual provides proof of compliance and insurance. The fees required are: Replacement fee, Service fee (add Branch fee if applying through a county branch agency), Advancement Replacement fee, Decal on Demand fee, Air Pollution Control fee, FRVIS fee, Emergency Medical Services fee, and Reflectorization fee. Refer to the Registration Fees and Flat Taxes Distribution Chart for applicable fees.

If the license plate was seized, it does not matter if there was insurance at the time of suspension, the statute does not allow us to replace the seized tag without payment.

[Legal Opinion on Replacement Fee for Seized Plates](#)

Additional Information

A. Florida vehicle registrations are being improperly obtained with proof of out-of-state insurance. This is an oversight at issuance that causes the customer's driving privilege to be suspended. This usually occurs when a person moves to our state from another state. If they provide their out-of-state insurance information, it cannot be verified and will generate a letter of suspension to that new resident. Florida law requires Florida insurance be maintained throughout the registration period. The only allowances for out-of-state insurance would be the following:

- Active-duty U.S. Armed Forces who have Florida registrations but are stationed out-of-state.
- An out-of-state resident who purchased a vehicle and is taking the vehicle back to their home state (temporary license plate).
- An out-of-state resident who is temporarily employed here for 90-days (90-day temporary license plate).

B. The owner(s) of the vehicle and the person who purchased insurance coverage can be different. The owner of the vehicle is ultimately responsible for insurance coverage.

C. An SR21 update is the mechanism used to clear financial responsibility sanctions and reinstate our customer's driver license. If there is only one denial of insurance on record and the customer wishes to clear the sanction by providing Florida proof of insurance through the SR21 process using the exact same insurance information that was denied, do not accept that same insurance again. If the exact same information is entered again, the insurance company will send our agency a denial causing the customer's license to be suspended again.

If there is only one denial on record and the information the customer is providing is different than the information denied (example: different policy # or insurance company), you should accept that insurance information and perform one more SR21.

Once there are two denials on record, an SR21 update can no longer be performed. The customer must contact their insurance company and have them submit the insurance electronically to FLHSMV. If the FR sanction belongs to a business with a fleet policy which is not vehicle specific, they will need to contact the insurance company and obtain written verification of coverage which must indicate the name of the insurance company, Florida company code, policy number, effective dates, limits of coverage and vehicles/persons insured.

D. Non-resident U.S. Armed Forces personnel stationed in Florida, who register their vehicles in Florida, must have Florida insurance.

1. For an Original Registration, the following is required:

- A copy of the member's current duty orders verifying they are assigned to a Florida duty station.
- A copy of the member's out-of-state driver license.
- Proof of insurance as described in Verification: A. Acceptable Forms of Proof of this procedure.

2. For the Registration Renewal, the following is required:

- One of the following:

A copy of the member's current duty orders verifying they are assigned to a Florida duty station.

or,

The clerk may view the member's current unexpired U.S. Armed Forces ID, if the member walks into their office. This information must be documented in the "Comment Desc." Field. If the ID is presented as proof of duty assignment, it must not contain the word

“retired.” Retired U.S. Armed Forces members living in Florida are considered Florida residents.

or,

The U.S. Armed Forces member may complete an affidavit verifying they are currently a non-resident Armed Forces member who is stationed in Florida on duty orders. A sample affidavit is in this procedure as Exhibit F

And the following:

- A copy of the member’s out-of-state driver license.
- Proof of insurance as described in Verification: A. Acceptable Forms of Proof of this procedure.

E. A Florida resident or their spouse on duty assignment outside of Florida is not required to submit proof of Florida insurance coverage if they can prove they have insurance from another state.

The following is required for an original registration:

1. Out-of-State Address:

Non-CDL drivers: An out-of-state residential and mailing address, (which will be shown on the Florida Vehicle Registration Certificate) for the U.S. Armed Forces member.

CDL drivers: An out-of-state mailing address, (which will be shown on the Florida Vehicle Registration Certificate) for the U.S. Armed Forces member. These customers will be required to maintain the Florida residential address on their record.

All the following are required:

1. An out-of-state mailing address (which will be shown on the Florida Vehicle Registration Certificate) for the U.S. Armed Forces member.
2. A copy of the duty orders is acceptable as proof of out-of-state address for all original registrations and renewals. Or,
 - For renewals, the U.S. Armed Forces member's military ID. If an ID is presented as proof of duty assignment, it must not contain the word "retired." Retired U.S. Armed Forces members living in Florida are considered Florida residents and as such must comply with Florida insurance requirements and have a Florida driver license.

or,

- For renewals, an affidavit from the U.S. Armed Forces member confirming the member's duty assignment to another state and the date of assignment.

And

3. An affidavit stating the motor vehicle is being maintained in the member's state of duty assignment and will not be driven in the state of Florida, except in a transient visitor status. Refer to Exhibit F.

The two affidavits required in 2, c. and 3 above may be combined into one. See Exhibit F.

And

4. Proof of insurance as described in Verification: A. Acceptable Forms of Proof of this procedure. It is important to note that the state of duty assignment and the state of insurance do not have to be the same.

Example: The U.S. Armed Forces member may be stationed in Washington, D.C., but have insurance in Maryland. For our purposes, if documentation is presented that the

member is stationed out-of-state as outlined in this section and the member has insurance, it does not matter what state issues the insurance.

If proof of insurance is submitted in a language other than English, it must be accompanied by a written translation into the English language.

The out-of-state insurance information (insurance company name, policy number, effective date and the insurance company's phone number) must be entered in the comments field of the registration transaction in the motor vehicle issuance system. Verification of insurance will occur at various times during the U.S. Armed Forces member's registration period.

EXAMPLE: State Farm, 001289476, 7/1/15, 1-800-111-1111

To indicate proof of exemptions in the current motor vehicle issuance system programming, it is imperative to first enter the letter "M" for military affidavit in the insurance type field, enter "out-of-state" in the policy number field, and enter the insurance company name, policy number, effective date, and the insurance company's phone number" in the comments field of the registration transaction. IF THIS INFORMATION IS NOT ENTERED AS DESCRIBED, A SUSPENSION WILL OCCUR ON THE DRIVER LICENSE.

- F. If a vehicle is being shipped outside the United States, the registrant may submit an affidavit stating the vehicle will not be used on the streets or highways in the United States and insurance will be purchased when the vehicle re-enters the United States. One renewal may be processed with this affidavit, enter the code "S" for the insurance type and enter the name of the country where the insurance policy is held in the "Policy Number" field. No subsequent renewals may be processed.
- G. When motorcycles are involved in a crash involving injury, the operator who is at fault is responsible for having the required insurance coverage (Property Damage Liability and Bodily Injury Liability) under Florida Financial Responsibility Law, [Chapter 324, Florida Statutes](#). The owner or operator must contact Motorist Services or local Tax Collector's office for compliance requirements.

H. Effective October 1, 2006, all vehicles registered as taxicabs must show proof of the following coverage limits:

- \$125,000 per person for bodily injury
- \$250,000 per occurrence for bodily injury
- \$50,000 for property damage
OR
\$300,000 combined single limits

The coverage limits for vehicles registered as taxicabs must be provided prior to transferring, renewing or extending the registration period of the vehicle. Acceptable proofs of coverage are:

- A declarations page of a policy issued by a carrier with an effective date showing the limits.

or,

- A letter on letterhead from the agent or carrier indicating the coverage limits and an effective date.

I. Autonomous Vehicles (AV) will be titled and registered at the tax collector offices or license plate agencies. To process these transactions the following documentation and information is required:

- [Application for Certificate of Motor Vehicle Title – 82040 MV](#)
- Proof of insurance, verify the following:
- Primary liability coverage of at least \$1 million dollars for death, bodily injury, and property damage.

- Personal injury protection benefits that meet the minimum coverage amounts.
- Uninsured and underinsured vehicle coverage.

Insurance companies are required to be licensed in Florida to permit regulation by the Office of Insurance Regulation.

- J. Pursuant to [Section 627.736, Florida Statutes](#), insurance companies are required to notify the Department of issuance and/or cancellation of insurance policies. Since out-of-state insurance companies are not required to follow Florida law, automobile insurance for vehicles registered in Florida must be purchased only from insurance companies licensed in this state.
- K. The transfer of a license plate from one vehicle to another vehicle requires the customer to provide insurance information that covers the vehicle, the license plate is being transferred to. The system will generate a verification to the insurance company to verify the insurance information received at the time of the transfer was in effect.
- L. Although insurance information is visible in the motor vehicle issuance system, this is not public information (Refer to [Section 324.242](#) and [Section 119.0712\(2\)\(a-d\), Florida Statutes](#) for exemption information). All inquiries for the name of the insurance of a registered owner of a motor vehicle must be referred to the Bureau of Motorist Compliance.
- M. Dealer Issued Registrations: [Section 320.02\(5\), Florida Statutes](#), requires that vehicles be insured when registered and operated on our roads. In fact, the statute states that agents (those who issue registrations) shall refuse to register a vehicle that is not insured.
- Some of the confusion about when a customer must obtain insurance is based on insurance company grace periods, which can mean the customer is granted authority by their insurance company to notify them of their new vehicle purchase after leaving the dealership. While this may be an acceptable insurance company practice, registering a vehicle without insurance is strictly prohibited by Florida law. Dealers should advise their customers that an immediate call to the insurance company is warranted. Most insurance companies have 24/7 telephone coverage or

allow for updates via a website or mobile app (application) and can update a vehicle to a policy instantly.

Florida insurance is required unless issuing a temporary license plate for a vehicle that will be registered in another state. When issuing an “in-transit out-of-state” temporary license plate, proof of insurance from the other state is acceptable.

It is imperative that correct insurance information be entered when processing registration transactions. The use of the numbers 99, NA, TBA, etc., are not allowed. Entering this incorrect information will result in the insurance company denying coverage and a driver license suspension for that customer.

Temporary license plates or metal plate transfers are not allowed for dealer demonstration purposes. Dealers issuing temporary license plates to a potential customer for test driving purposes (demonstration) or allowing a metal plate transfer to occur for demonstration purposes is not following proper procedure and will cause the customer’s driver license to be sanctioned. Dealers can prevent sanctions of their customer’s driver license by avoiding this practice and placing a dealer tag on the vehicle instead

- N. The effective date of a registration is extremely important for insurance purposes. The motor vehicle issuance system is programmed to pre-fill the effective date with the date a vehicle was acquired. The motor vehicle issuance system was programmed this way to account for the 80/20 rule; 80 percent of the time a title transaction is followed by a registration transaction and typically, the plate is placed on the vehicle the same day it is purchased. However, if the customer did not purchase/transfer a registration on the same day that they purchased the vehicle, the effective date must be changed to the date the customer registered the vehicle. The only exception is if you are backdating for back tax purposes as outlined in [Procedure RS-11, Collecting Back Tax](#). To do otherwise may cause the FR8 (registration) sanction process to initiate.

Revisions

04/25: Added 6. A Florida Insurance policy is issued by a Risk Retention Group to A. Acceptable Forms of Proof under Verification section.

07/26/2024: Added: "I. Autonomous Vehicles (AV) will be titled and registered at the tax collector offices or license plate agencies. To process these transactions the following documentation and information is required:"

08/01/22: Removed "The Department" from the procedure and changed to "Florida Highway Safety and Motor Vehicles". Added new language to Letter C on page 8. Added new language to letter K on page 11.

11/8/21: Added revised Military Insurance Affidavit as Exhibit F.

01/21/21: Added "Or \$300,000 combined single limits" to H.

09/10/18: Statutory review, linked to statutes. Corrected Procedure RS-11 link. Made language in Exhibit E identical to Additional Information, E, 1. Added link to legal opinion and wording under F. Seized License Plates, regarding no free license plate replacement if tag is seized.

03/01/16- Reformed and updated entire procedure including Exhibits A-D with the bureau chief's signature.

01/7/19- Changed "military member" to U.S. Armed Forces member.

5/31/19- Added "Enter code "S" for the insurance type and "out-of-state" in the "Policy Number" field. The out-of-state insurance company name, policy number, effective date and insurance company's phone number must be entered in the FRVIS comments field. Example: State Farm, 00123456, 02/01/18, 1-800-111-1111" to Page 5(C)(1)(2). Added links to exhibits

Added "Or \$300,000 combined single limits" to H.

INDIVIDUAL – Complying by Financial Statement

Florida
Department of Highway Safety and Motor Vehicles
Bureau of Motorist Compliance

Certificate of Self-Insurance

THIS IS TO CERTIFY «Individual Certificate Name»

has furnished satisfactory evidence, pursuant to Chapter 324.171, Florida Statutes, of possessing a net unencumbered capital of at least forty thousand dollars and will respond to the requirements of the Florida Financial Responsibility Law. This certificate provides limits of liability insurance, \$10,000/20,000/10,000, Chapter 324.021(7) and personal injury protection coverage, Chapter 627.733(3)(b), Florida Statutes, covering « of Vehicles » motor vehicle « of Motorcycles ».

This certificate is valid « Issue Date » through « Expiration Date »
and may, upon notice, be cancelled by the Department.

Certificate Number

No. **«Certificate»**



William R. Graves, Chief of Motorist Compliance
Department of Highway Safety and Motor Vehicles

HSMV 74750 (02/2016)

COMPANY/CORPORATION – Complying by Financial Statement

Florida
Department of Highway Safety and Motor Vehicles
Bureau of Motorist Compliance

Certificate of Self-Insurance

THIS IS TO CERTIFY « Company Certificate Name »

has furnished satisfactory evidence, pursuant to Chapter 324.171, Florida Statutes, of possessing a net unencumbered capital and will respond to the requirements of the Florida Financial Responsibility Law. This certificate provides limits of liability insurance, \$10,000/20,000/10,000, Chapter 324.021(7) and personal injury protection coverage, Chapter 627.733(3)(b), Florida Statutes, covering « of Vehicles » motor vehicles.

This certificate is valid « Issue Date » through « Expiration Date »

and may, upon notice, be cancelled by the Department.

Certificate Number



No. **«CompanyCertificate»**

William R. Graves, Chief of Motorist Compliance
Department of Highway Safety and Motor Vehicles

HSMV 74754 (02/2016)

**COMPANY OR CORPORATION – Complying by Filing a
Certificate of Deposit**

**Florida
Department of Highway Safety and Motor Vehicles
Bureau of Motorist Compliance**

Financial Responsibility Certificate

THIS IS TO CERTIFY **Certificate Name »**_____

has on file with the Department a «CollateralType» to comply with the Financial Responsibility Law, Section 324.031, Florida Statutes. This certificate provides limits of liability insurance in the amount of \$10,000/20,000/10,000 Chapter 324.021(7), and personal injury protection coverage, Chapter 627.733(3)(b), Florida Statutes.

Effective « **Issue Date** » through « **Expiration Date** ».

Certificate Number
No. «**FRCertificate**»



William R. Graves, Chief of Motorist Compliance
Department of Highway Safety and Motor Vehicles

HSMV 74071 (02/2016)

INDIVIDUAL, COMPANY OR CORPORATION – Complying by Financial Statement to insure commercial vehicles for combined limits of liability insurance required under s. 627.7415, Florida Statutes, based on gross vehicle weight (GVW) of vehicles.

Florida

Department of Highway Safety and Motor Vehicles
Bureau of Motorist Compliance

Certificate of Self-Insurance

THIS IS TO CERTIFY « Company Certificate Name »

has furnished satisfactory evidence, pursuant to Chapter 324.171, Florida Statutes, of possessing an unencumbered capital for a commercial motor vehicle and will respond to the requirements of the Florida Financial Responsibility Law. This certificate provides combined limits of liability insurance of «CoverageLimits» for vehicles with a gross weight of «VehicleWeight» pounds or more as specified in Chapter 627.7415, and personal injury protection coverage, Chapter 627.733(3)(b), Florida Statutes, covering « of Heavy Vehicles » motor vehicles.

This certificate is valid « Issue Date » through « Expiration Date »
and may, upon notice, be canceled by the Department.

Certificate Number



No. **«CommCertificate»**

William R. Graves, Chief of Motorist Compliance
Department of Highway Safety and Motor Vehicles

74072S (02/2016)

U.S. ARMED FORCES INSURANCE EXEMPTION INFORMATION

The exemption for providing proof of Florida insurance applies in the following circumstances:

1. The U.S. Armed Forces member or non-U.S. Armed Forces spouse is an owner, co-owner or registrant.

and
2. The U.S. Armed Forces member is a Florida resident stationed outside Florida.

All the following are required:

1. For non-CDL drivers: An out-of-state residential and mailing address, (which will be shown on the Florida Vehicle Registration Certificate) for the U.S. Armed Forces member.

For CDL drivers: An out-of-state mailing address, (which will be shown on the Florida Vehicle Registration Certificate) for the U.S. Armed Forces member. These customers will be required to maintain the Florida residential address on their record.
2. a. A copy of the duty orders for all original registrations. This is also acceptable proof for renewals.

or

b. For renewals, the U.S. Armed Forces member's service ID. If an ID is presented as proof of duty assignment, it must not contain the word "retired". Retired U.S. Armed Forces members living in Florida are considered Florida residents and as such must comply with Florida insurance requirements and have a Florida driver license.

or

c. An affidavit from the U.S. Armed Forces member confirming the member's duty assignment to another state and the date of assignment. (See [Exhibit F](#)).

and
3. An affidavit stating the vehicle is being maintained in the member's state of duty assignment and will not be driven in the state of Florida, except in a transient visitor status (See [Exhibit F](#)).
4. Proof of insurance as described in Verification: A. Acceptable Forms of Proof on pages three and four of this procedure. If proof of insurance is submitted in a language other than English, it must be accompanied by a written translation into the English language.

<https://www.flhsmv.gov/pdf/military/milpak.pdf>

**Certificate for a Florida Resident who is or who is the Spouse of an
Active-Duty U.S. Military Member Currently Stationed in a
State or Territory Other Than Florida**

AFFIDAVIT

I _____, am an active-duty military member or the
(Name of Active-Duty Military member or his/her Spouse) spouse of an active-duty military member and reside with my
spouse, and maintain the motor vehicle/vessel listed below while I am, or my spouse is stationed
outside of Florida:

(Year)

(Make of Vehicle/Vessel)

(Vehicle/Vessel identification Number)

I certify that:

- I am, or my spouse is, an active-duty military member who is a Florida resident and who claims Florida as his/her home of record.
- I am, or my spouse is, an active-duty military member currently residing outside of Florida pursuant to military orders and,
effective _____, stationed or posted in _____.
(Date) (State or Territory)
- The vehicle listed above is primarily maintained in the state or territory shown above where I am, or my active-duty military spouse is, stationed or posted.
- I, or my spouse, comply with the insurance or financial security requirements of the state or territory shown above where I am, or my active-duty military spouse is, stationed or posted.

**UNDER PENALTIES OF PERJURY, I DECLARE THAT I HAVE READ THIS DOCUMENT
AND THE FACTS STATED IN IT ARE TRUE.**

(Signature of Military Member or Spouse)

THIS EXEMPTION APPLIES TO VEHICLES REGISTERED IN THE NAME OF THE:

- * MILITARY MEMBER;
- * THE SPOUSE OF THE MILITARY MEMBER WHO RESIDES WITH THE MILITARY MEMBER;
AND
- * THE MILITARY MEMBER OR THE MILITARY MEMBER'S SPOUSE AND THEIR
DEPENDENT CHILD/CHILDREN.

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