



GEORGIA DEPARTMENT OF REVENUE

▪ MOTOR VEHICLE DIVISION ▪

P.O. Box 740381, Atlanta, GA 30374-0381 ▪ Tel: 1-855-406-5221

Lynnette T. Riley, Commissioner ▪ Georgia Steele, Director

Georgia-IRP Insurance Requirements

Authority

O.C.G.A 40-6-10 (a) (2) (A) & O.C.G.A 40-6-10 (a) (8) (A)

O.C.G.A 40-6-10 (a) (8) (B) & Code Section 40-2-137

Rule 375-8-1-.03 (5) & 560-10-31-.07

Motor Vehicle Owners and/or Operators shall keep proof or evidence of minimum motor vehicle liability insurance coverage in the vehicle at all times during operation of vehicle. An Owner or any other person who knowingly operates or knowingly authorizes another to operate a motor vehicle without effective insurance on such vehicle or without an approved plan of self-insurance shall be guilty of a misdemeanor and, upon conviction thereof, shall be subject to a fine of not less than \$200.00 nor more than \$1,000.00 or imprisonment for not more than 12 months, or both.

Satisfactory proof of required minimum insurance coverage:

(Minimum liability insurance coverage cannot expire prior to Effective Date of registration or renewal credentials.)

- **Fleet Policy:** A fleet policy is a commercial vehicle policy that insures two or more vehicles where the VIN (vehicle identification number) is not included on the policy. Only an Insurance Card or verification in electronic format on a mobile device is satisfactory proof of the required minimum insurance coverage for a vehicle insured under a fleet policy. Insurance cards or electronic format verifications must contain the following:

- Name of Insurer
- Policy Number
- Policy Issue or Effective Date
- Policy Expiration Date
- Name of Insured
- The word "Fleet" at bottom of Insurance card.

- **Policy Information Card:** Registrants not covered under a fleet policy must provide a policy information card issued by the insurer that contains at least the following:

- Name of Insurer
- Policy Number
- Policy Issue or Effective Date
- Policy Expiration Date
- Name of Insured
- Year, Make, Model, & VIN of Each Insured Vehicle.

*Certificates of Insurance are allowed as satisfactory proof of the required minimum insurance coverage. Insurance Binders are only accepted if insurance policy was applied for within the last 30 days and the binder was issued for a period not to exceed 30 days. Declaration pages are not acceptable proof of minimum motor vehicle liability insurance coverage.



For more information, please visit the Georgia Trucking Portal at www.evisn.dor.ga.gov/Home or scan the QR code.