



# Florida

## Department of Highway Safety and Motor Vehicles

### *Division of Motorist Services*

<b>PROCEDURE</b>	<b>SUBJECT:</b>
RS-36	INSURANCE VERIFICATION
<p><b>DESCRIPTION:</b> This procedure provides information and instructions to Department of Highway and Safety and Motor Vehicles employees and their agents in providing requirements for motor vehicle insurance coverage necessary to register, renew, or reinstate a suspended registration.</p> <p><b>PROVISIONS OF LAW:</b> This procedure is governed by:</p> <ul style="list-style-type: none"> <li><a href="#">Section 320.02(5)(a), Florida Statutes</a></li> <li><a href="#">Section 320.02(11), Florida Statutes</a></li> <li><a href="#">Section 627.7275, Florida Statutes</a></li> <li><a href="#">Section 627.733, Florida Statutes</a></li> <li><a href="#">Section 324.022, Florida Statutes</a></li> <li><a href="#">Section 627.7415, Florida Statutes</a></li> <li><a href="#">Section 627.732, Florida Statutes</a></li> <li><a href="#">Section 324.0221, Florida Statutes</a></li> <li><a href="#">Section 316.646(4), Florida Statutes</a></li> <li><a href="#">Section 627.421, Florida Statutes</a></li> <li><a href="#">Section 627.736, Florida Statutes</a></li> <li><a href="#">Section 119.0712(2)(a-d), Florida Statutes</a></li> <li><a href="#">Chapter 316, Florida Statutes</a></li> <li><a href="#">Chapter 320, Florida Statutes</a></li> <li><a href="#">Chapter 324, Florida Statutes</a></li> <li><a href="#">Chapter 626, Florida Statutes</a></li> <li><a href="#">Chapter 627, Florida Statutes</a></li> <li><a href="#">Rule 15A-3.006, F.A.C.</a></li> <li><a href="#">Florida Administrative Code 15A-3</a></li> </ul> <p><b>DOCUMENTATION AND SPECIAL INSTRUCTIONS:</b> The procedures listed below are used in the transactions described in this procedure:</p> <ul style="list-style-type: none"> <li><a href="#">Procedure RS-07</a> for affidavit to verify current non-resident military members</li> <li><a href="#">Procedure TL-11</a> for collecting back taxes</li> </ul> <p><b>FORMS:</b> Form <a href="#">HSMV 83330</a> Florida Insurance Affidavit Form <a href="#">HSMV 83146</a> Application for Replacement License Plate, Validation Decal or Parking Permit</p>	
<p><i>Revision(s) to this Procedure: Reformatted and updated entire procedure including Exhibits A-D with the bureau chief's signature..</i></p>	
<b>EFFECTIVE DATE</b>	<b>REVISION DATE</b>
Immediately	03/01/16

**STATE OF FLORIDA**  
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**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 of Highway Safety and Motor Vehicles (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.**

# STATE OF FLORIDA

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### 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:
  - a. Florida Automobile Insurance Identification Code
  - b. Name of Insurance Company or Group
  - c. Policy Number (company code immediately follows the policy number and is always preceded by a dash); Effective date (must include month, day and year)
  - d. Type of Coverage
  - e. Named Insured
  - f. (1) Vehicle year, make, and VIN number  
(2) Fleet Coverage (more than twenty-five vehicles insured)
  - g. Not valid more than one year from effective date.
  - h. 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).

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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.** ONE of the following, issued by the Bureau of Motorist Compliance (BMC):

- |                                |                                                                                                                                                                                                                                                                                     |
|--------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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. | INDIVIDUAL, 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 <a href="#">Section 627.7415, Florida Statutes</a> , based on gross vehicle weight (GVW) of vehicles (see Exhibit D). |

Florida Housing Authorities Risk Management is considered to be a governmental agency that is self-insured.

**B. FIVE-DIGIT INSURANCE CODE:**

All acceptable forms of insurance verification (see **Verification: A. Acceptable Forms of Proof on pages three and four of this procedure**) 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: military 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.**

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**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 the code "S" for the insurance type and enter the name of the state where the insurance policy is held in the "Policy Number" field. A Florida binder is also acceptable.

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 enter the name of the state where the insurance policy is held in the "Policy Number" field. A Florida binder is also acceptable.

**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 on pages four and five 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 FRVIS, 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 F8 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 FRVIS 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.**

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**F. SEIZED LICENSE PLATES:**

1. **Thirty days after a F8 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, F8 sanction cases are issued against drivers that actually 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. Form [HSMV 83146](#), Application For Replacement License Plate, Validation Decal or Parking Permit must be accurately completed, and a new license plate issued when the individual provides proof of compliance and insurance. In instances where the **Motorist Services** or Tax Collector Licensing Agent office has not issued a "no fee" letter, 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 there was insurance at the time of suspension, a copy of the letter issued by the **Motorist Services** or Tax Collector Licensing Agent office to be taken to court for dismissal may be submitted to the tax collector or license plate agency, and a replacement license plate may be issued at no fee.

**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 military 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.**

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**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 can no longer be performed. The customer will be required to obtain confirmation of insurance on letterhead. The letterhead must indicate the name of insurance company, company code, policy number, effective dates, limits of coverage, and vehicles/persons insured.**

**The confirmation letter can be faxed directly to the Motorist Compliance Section at 850-617-3938 or emailed to [FLHSMVInsuranceLiaison@flhsmv.gov](mailto:FLHSMVInsuranceLiaison@flhsmv.gov) for clearance.**

D. Non-resident military personnel stationed in Florida, who register their vehicles in Florida, must have Florida insurance.

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

- a. **A copy of the member's current military orders verifying they are assigned to a Florida military duty station.**
- b. **A copy of the member's out-of-state driver license.**
- c. **Proof of insurance as described in Verification: A. Acceptable Forms of Proof on pages three and four of this procedure.**

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

a. **One of the following:**

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

**or,**

**The clerk may view the member's current unexpired military ID, if the member walks in to their office. This information must be documented in the "Comment Desc." Field. If the ID is presented as proof of military assignment, it must not contain the word "retired." Retired military members living in Florida are considered Florida residents.**

**or,**

**The military member may complete an affidavit verifying they are currently a non-resident military member who is stationed in Florida on military orders. This affidavit is available in [DMS Procedure RS-07](#), as [Exhibit A](#).**

**And the following:**

- b. **A copy of the member's out-of-state driver license.**
- c. **Proof of insurance as described in Verification: A. Acceptable Forms of Proof on pages three and four of this procedure.**

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- E. A Florida resident or their spouse on military assignment outside of Florida is not required to submit proof of Florida insurance coverage **as long as 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 military member.

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

**All of the following are required:**

1. An out-of-state mailing address (which will be shown on the Florida Vehicle Registration Certificate) for the military member.

2. a. A copy of the military orders for all original registrations. This is also acceptable proof for renewals.  
or,

b. **For renewals, the military member's military ID. If an ID is presented as proof of military assignment, it must not contain the word "retired." Retired military 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 military member confirming the member's military 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 military 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.**

4. **Proof of insurance as described in Verification: A. Acceptable Forms of Proof on pages four and five of this procedure.**

**It is important to note that the state of military assignment and the state of insurance do not have to be the same.**

**Example: The military member may be stationed in Washington D.C., but have insurance in Maryland. For our purposes, as long as we have proof 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.

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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 FRVIS. **The Quality Assurance Section will begin conducting random verification of out-of-state insurance by contacting the out-of-state insurance companies directly. This verification process will occur at various times during the military member's registration period.**

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

To indicate proof of exemptions in the current FRVIS programming, **it is imperative to** first enter the letter "M" for military affidavit in the insurance type field, enter "**outofstate**" 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 person 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 must contact a Motorist Services or Tax Collector Licensing Agent 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
- 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. 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 Highway Safety and Motor Vehicles 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.

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*Division of Motorist Services*

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- K. The transfer of a license plate from one vehicle to another vehicle is not considered a new registration for motor vehicle insurance purposes. An application for transfer of a license plate for the same registration period can be processed, but it is imperative that the customer update their insurance information to cover the vehicle being registered prior to the transfer. If the registration is not being extended, the system will not ask for insurance information; however, the system will generate verification to the insurance company asking it to verify that insurance has been purchased for the vehicle for which the license plate is being transferred.**
- L. Although insurance information is visible in FRVIS, this is not public information (Refer to [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.**

**Second, 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” tag, 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. FRVIS is programmed to pre-fill the effective date with the date a vehicle was acquired. FRVIS 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 is actually registering the vehicle. The only exception is if you are backdating for back tax purposes as outlined in [Procedure TL-11, Collecting Back Tax](#). To do otherwise may cause the FR8 (registration) sanction process to initiate.**

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**EXHIBIT A**

**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 «IndividualCertificateName»  
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 «ofVehicles» motor vehicle«ofMotorcycles».

This certificate is valid «IssueDate» through «ExpirationDate»  
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)

**EXHIBIT B**

**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 «CompanyCertificateName»  
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 «ofVehicles» motor vehicles.

This certificate is valid «IssueDate»through «ExpirationDate»  
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)

EXHIBIT C

INDIVIDUAL, COMPANY OR CORPORATION – Complying by Filing a  
Certificate of Deposit or Surety Bond.

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

**Financial Responsibility Certificate**

THIS IS TO CERTIFY CertificateName

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 «IssueDate» through «ExpirationDate».

Certificate Number



No. «FRCertificate»

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

HSMV 74071 (02/2016)

**EXHIBIT D**

**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 «CompanyCertificateName»  
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 «ofHeavyVehicles» motor vehicles.

This certificate is valid «IssueDate» through «ExpirationDate»  
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

## EXHIBIT E

### MILITARY INSURANCE EXEMPTION INFORMATION

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

1. The military member or non-military spouse is an owner, co-owner or registrant.  
**and**
2. The military member is a Florida resident stationed outside Florida.

All of the following are required:

1. An out-of-state mailing address (which will be shown on the Florida Vehicle Registration Certificate) for the military member.
2. **a. A copy of the military orders for all original registrations. This is also acceptable proof for renewals.**  
or  
**b. For renewals, the military member's military ID. If an ID is presented as proof of military assignment, it must not contain the word "retired". Retired military 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 military member confirming the member's military 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 military 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.

**EXHIBIT F**

**Certificate for Florida Resident Who is an Active Duty U.S. Military Member  
Currently Stationed in a State Other Than Florida**

**AFFIDAVIT**

I \_\_\_\_\_, am **an active duty** military member **who maintains** the  
(Name of **Active Duty** Military member)

motor vehicle/vessel listed below while stationed outside of Florida:

\_\_\_\_\_  
(Year)

\_\_\_\_\_  
(Make of Vehicle/Vessel)

\_\_\_\_\_  
(Vehicle/Vessel identification Number)

**I am certifying the following:**

- **The active duty military member** is a Florida resident **who claims Florida as his/her home of record.**
- **The active duty military member** is currently residing outside of Florida pursuant to military orders  
**effective \_\_\_\_\_ I am stationed in \_\_\_\_\_.**  
(Date) (State)
- **The active duty military member has an out of state mailing address.**
- **The active duty military member's vehicle is being maintained in the member's state of military assignment and will not be driven in the state of Florida, except in a transient visitor status.**
- **The active duty military member is providing acceptable out of state proof of insurance for the vehicle shown above.**

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 ONLY APPLIES TO VEHICLES REGISTERED IN THE NAME OF THE MILITARY MEMBER, OR THEIR NON-MILITARY SPOUSE OR DEPENDENT CHILD/CHILDREN.**