

CHAPTER 3. AUTOMOBILE INSURANCE - SUBCHAPTER 6. INSURANCE IDENTIFICATION CARDS

11:3-6.1 Scope

In accordance with N.J.S.A. 39:3-29.1, this subchapter concerns the issuance, design, and content of insurance identification cards for motor vehicles issued by insurers in this State. This subchapter shall not apply to policies covering motor vehicles registered with the U.S. Department of Transportation pursuant to 49 CFR Parts 300-399.

11:3-6.2 Definitions

The following words and terms, when used in this subchapter, shall have the following meanings, unless the context clearly indicates otherwise:

"Electronic insurance identification card or E-card" means the display of an electronic image on a cellular phone or any other type of portable electronic device if the device has sufficient functionality and display capability to enable the user to display the required information as clearly as a paper insurance identification card issued by the insurer.

"Insurance identification card" means proof of insurance coverage by means of a paper card or an electronic image that meets the requirement of this subchapter.

"Insurer" or "insurance company" means any person or persons, corporation, association, partnership, company, reciprocal exchange, risk retention group, or other legal entity authorized or admitted to transact private passenger automobile insurance, motor vehicle liability, or physical damage insurance in this State. Insurer does not include an entity that is self-insured pursuant to N.J.S.A. 39:6-52.

"Motor vehicle" means a vehicle as described in N.J.S.A. 39:1-1, required to be registered with the New Jersey Motor Vehicle Commission, but does not include trailers or semi-trailers.

11:3-6.3 General requirements for all permanent insurance identification cards

- (a) Insurers shall issue permanent insurance identification cards in paper and/or electronic format for each motor vehicle insured under an insurance policy.
- (b) If an insurer issues electronic insurance identification cards, the insurer, at a minimum, shall also issue paper insurance identification cards upon the written or oral request of the insured that meet all requirements in N.J.A.C. 11:3-6.4.
- (c) Insurers shall issue replacement permanent insurance identification cards at the written or oral request of the insured in the event the card is lost or destroyed.
- (d) Insurers shall issue replacement permanent insurance identification cards upon renewal of the policy and upon any of the following occurrences: the change of a motor vehicle, the acquisition of additional motor vehicle(s), or upon assignment of a new policy number.

- (e) All permanent insurance identification cards, whether paper or electronic, shall display the following information:
1. The heading, which shall read: State of New Jersey Insurance Identification Card;
 2. The name of the insurer. A group name may be shown instead if it identifies the specific insurance company involved. Insurer logos are permitted;
 3. The name of the insured. The surname of the insured must agree with the surname shown on the insured motor vehicle's current motor vehicle registration as issued by the New Jersey Motor Vehicle Commission;
 4. The address of the named insured;
 5. The complete policy number;
 6. The effective date and expiration date of the policy in month, day, and year format;
 7. A description of the motor vehicle, including the year, make, and motor vehicle identification number (VIN). The model of the motor vehicle may be shown as the make. The make of the motor vehicle may be abbreviated, but the complete VIN must be shown;
 8. In the case of fleets, dealership, or leasing companies where the owner insures the motor vehicle, the make, year, and VIN need not be recorded. In lieu of the make, year, and VIN, the insurer may insert "ALL OWNED MOTOR VEHICLES" or "FLEET." If the lessee insures the motor vehicle, the name of the owner as shown on the motor vehicle registration must be shown on the insurance identification card in addition to the name of the insured;
 9. The insurance company code as established by the New Jersey Motor Vehicle Commission shall immediately precede the insurer's name;
 10. The name and address of the insurer or the office or agency issuing the insurance identification card; and
 11. For motor vehicles that are required to have Personal Injury Protection coverage pursuant to N.J.S.A. 39:6A-3.1, 39:6A-4, or 39:6A-4.3, the address established by the insurer for the filing of notification of the commencement of medical treatment by treating medical providers under N.J.A.C. 11:3-25. The address may include a facsimile number and/or e-mail address. This information shall be provided under the following title: "ADDRESS FOR NOTIFICATION OF COMMENCEMENT OF MEDICAL TREATMENT."
- (f) The order of the information required in (e) above may be rearranged to accommodate formats already established by an insurer.
- (g) Additional information may be included below the information required by (e) above, provided it is appropriately captioned and is not at variance with the information required in (e) above.
- (h) Insurers shall issue permanent insurance identification cards prior to the expiration of any 20-day temporary evidence of insurance document issued pursuant to N.J.A.C. 11:3-6.5.
- (i) Servicing carriers of any residual market mechanism authorized by statute shall issue permanent insurance identification cards in accordance with (e) above. The cards shall indicate that coverage is being issued by the servicing carrier on behalf of the residual market mechanism.

- (j) Each permanent insurance identification card shall be effective for no more than 12 months from the effective date indicated on its face.
- (k) Each permanent insurance identification card shall contain at least one anti-counterfeiting measure prior to being issued in this State.
 - 1. Insurers may continue to use any anti-counterfeiting measures that have already been approved by the Department.
 - 2. Insurers are not required to make any filing with or seek prior approval from the Department of their anti-counterfeiting measure(s).
 - 3. With regard to E-cards, insurers shall implement at least one anti-counterfeiting measure that permits a State or government official to verify that the insurer issued a valid E-card to the insured's electronic device.

11:3-6.5 Requirements for paper temporary evidence of insurance

- (a) The paper temporary evidence of insurance document shall include the information required by N.J.A.C. 11:3-6.3(e), except as noted below:
 - 1. The heading on the document shall read: "State of New Jersey Temporary Evidence of Insurance";
 - 2. There are no requirements for the weight or size of the paper for the document and it can be sent to the insured by facsimile or e-mail, or downloaded from an insurer's website;
 - 3. The policy number shall be indicated, if available. Otherwise, the application or binder number is acceptable; and
 - 4. The document shall contain the following statement: "This Temporary Evidence of Insurance expires 20 days after the effective date shown above."