

# Insurance Requirements



In 1997, HB1209 was enacted. This required the State of Colorado to contract with a provider to develop and maintain a database of insured vehicles. Any insurance company that writes vehicle liability policies in Colorado is required to report new policyholders and cancelled policies at least monthly to the provider.

In 1998, HB1213 was enacted. This law, effective July 1999, requires the County Clerk and Recorder Offices to deny vehicle registrations for all

passenger, motor home, bus and motorcycle vehicles that do not have proof of insurance when registering these vehicles.

## Proof of Insurance

These two laws were enacted to ensure that Colorado motorists comply with mandatory auto insurance laws. The intent of the law is to reduce the rising number of uninsured drivers and vehicles in Colorado. Accepted forms of proof of insurance are:

- A letter from your insurance agent or insurer on company letterhead verifying insurance coverage.
- The declaration page from the insurance policy.
- An insurance binder or policy.
- An insurance card for your vehicle.

Any of the above mentioned forms of proof of insurance must include:

- The effective dates of coverage.
- The Vehicle Identification Number (VIN).
- The make and year of the vehicle.
- **Note: Out of state insurance policies cannot be accepted on vehicles coming in to Colorado for registration.**