



Columbia County Tax Commissioner

Georgia Insurance Requirements

Motor vehicle owners and lessees in this state are required to maintain continuous Georgia liability insurance coverage on their vehicles.

They must have acceptable proof of insurance to be able to:

- Register and receive a Georgia license plate for their vehicle;
- Renew, transfer or replace their Georgia license plate; and,
- Legally drive their vehicle.

The Department of Revenue (DOR) is required by law to suspend and revoke the registration of any vehicle that does not have continuous Georgia liability insurance coverage.

Anyone driving a motor vehicle without acceptable proof of Georgia liability insurance coverage will face fines and vehicle impoundment when discovered by law enforcement, or if the vehicle is involved in an accident.

Acceptable Proof of Georgia Motor Vehicle Liability Insurance

The following is acceptable proof of Georgia motor vehicle liability insurance:

- A valid insurance coverage indicator on your vehicle's record on this Department's tag and title database. Law enforcement and the county tax commissioner personnel have access to this database and can easily check on the insurance status of any vehicle registered in the Georgia. You may check on the insurance status of your vehicle with the vehicle identification number (VIN) and title or control number on the Georgia Department of Revenue's website. Your vehicle's identification number (VIN) and title or control number can be found on your current Georgia registration (tag receipt) or title.

When a Georgia title has not been issued for the vehicle in the registered owner's name, a 15-digit control number beginning with "17" or "99" will appear on the vehicle's registration certificate (tag receipt) instead of a title number.

- A valid fleet insurance policy information card issued by an insurer. This card must be carried in the vehicle at all times while the vehicle is in operation. Neither the vehicle

identification number (VIN) nor the registrant's name is required on this card.

- A bill of sale dated within 30 days of the vehicle's purchase date and a valid insurance declaration page (usually the top page of an insurance policy) issued by an insurer, licensed in Georgia. You must carry the bill of sale and the insurance declaration page in your vehicle at all times while you are using the vehicle until the insurer sends us an electronic insurance record. A bill of sale and an insurance declaration page used as proof of insurance are valid only for 30 days.
- A valid self-insured insurance information card and a certificate of self-insurance issued by the Georgia Insurance and Safety Fire Commissioner's office. Both this card and the certificate of self-insurance must be issued in your name and be carried in the vehicle at all times while you are driving the vehicle.

Note: A self-insurer is any owner who has on file with the Georgia Insurance and Safety Fire Commissioner's office an approved self-insurance plan providing coverage, benefits, and an efficient claims handling procedure equal to those provided by an automobile liability insurance company. It should comply with all state laws, rules and regulations. A self-insured insurance information card must be accompanied by a current certificate of self-insurance issued by the Georgia Insurance and Safety Fire Commissioner's office (ICO) for it to be acceptable proof of insurance coverage.

- A valid insurance policy information card issued by an insurer, licensed in Georgia, in the registered owner's name reflecting the vehicle's identification number (VIN) for a vehicle that is registered with the Georgia International Registration Plan (IRP). This card must be carried in the vehicle at all times while the vehicle is in operation.
- A rental agreement is acceptable proof of insurance coverage for a vehicle that is rented, not leased, and must be carried in the rental vehicle while it is being driven.

Insurance Policy Information Cards

In addition to electronically transmitting insurance information to the department's insurance database, your insurer must issue you an insurance policy information card for each vehicle they insure. Even though this card is unacceptable proof of insurance coverage for all vehicles except self-insured vehicles, fleet vehicles and vehicles registered in Georgia under the IRP, this card must be carried in the vehicle at all times while you drive it. Insurance policy information cards may be needed in the following situations:

- For travel in other states where they may not recognize the information on our database;
- To exchange insurance information easily if the vehicle is involved in an accident;
- For proof of liability insurance coverage for a fleet and self-insured vehicle as well as vehicles registered in Georgia under the IRP. A certificate of self-insurance issued by the [Georgia Insurance and Safety Fire Commissioner's office](#) must accompany a self-insured insurance information card for the card to be acceptable proof of insurance coverage.

Insurers Must Electronically Transmit Insurance Information

Insurers must electronically transmit insurance information to the department's insurance database for each vehicle they insure. [Read more about the insurer's responsibilities.](#)

Note: Self-insured vehicles, fleet vehicles and vehicles registered in Georgia under the IRP must have Georgia liability insurance coverage, but are exempt from the electronic transmitting requirements.

Voluntary Cancellation of Vehicle Registration by Registered Owner

You may voluntarily cancel your vehicle registration with your county tax commissioner's office without surrendering your vehicle's license plate if you are not going to drive the vehicle. Do not drive or let someone drive your vehicle with a cancelled, suspended or revoked registration or while the vehicle is uninsured.

Important: To avoid any lapse and restoration fees from being charged, you must cancel your vehicle's registration before canceling your vehicle's insurance coverage.

Voluntary Cancellation of Registration by Military Personnel

If you're on active military duty and are either a resident or non-resident, you may voluntarily cancel your vehicle's Georgia registration with your county tax commissioner's office if no one is going to be driving the vehicle during your absence.

When you return, you may have your vehicle registration reinstated at your county tax commissioner's office with the following:

- Payment of all relevant vehicle ad valorem taxes and registration fees, when applying for reinstatement during your registration period. If you didn't receive a pre-printed bill showing the amount of ad valorem taxes due, contact your county tax commissioner's office.
- Acceptable proof of Georgia motor vehicle liability insurance coverage. See the information under "Acceptable Proof of Georgia Motor Vehicle Liability Insurance" for what is acceptable.
- A [Service Member's Affidavit for Mandatory Insurance Relief, Form MV-18G](#). You can complete it online for printing, signing and submission. The signature on this form must be notarized. The notary must affix their notary seal or stamp and record the date their notary commission expires. Your commanding officer must complete and sign the "Certification of Service Member's Commanding Officer" section at the bottom of the affidavit on Form MV-18G.

Incorrect VIN

If your insurance policy card does not reflect your vehicle's complete and correct vehicle identification number (VIN), contact your insurer immediately. Only your insurer can modify the information in the insurance database.

If your vehicle registration (tag receipt) or title do not reflect your vehicle's complete and correct VIN, contact your county tax commissioner's office for help in getting a new registration or title reflecting the correct information.

Notice of Insurance Termination

If the department receives a Notice of Insurance Termination, an insurer has 30 days to submit new insurance information electronically to the Department's insurance database. If the insurer transmits the new insurance information and there is no lapse in coverage, - If the new insurance policy's effective date and the old insurance policy's termination date are the same, a valid insurance coverage indicator will remain on the vehicle's record on this Department's tag and title database.

If there is a lapse in insurance coverage, the Department will mail a Notice of Lapse in Mandatory Liability Insurance Coverage to you requesting the payment of a \$25 lapse fee within 30 days of the date on the notice.

If you pay the \$25 lapse fee within the 30-day time frame, a valid insurance coverage indicator will remain on the vehicle's registration record.

If you don't pay the \$25 lapse fee within the time frame, your vehicle's registration will be either suspended or revoked. When this happens, the department will mail a Notice of Suspension to you informing you that your vehicle registration has been suspended and what you need to do to get it reinstated.

The vehicle's registration may be suspended or revoked for up to 6 months during which the vehicle's registration cannot be renewed or reinstated. You may also be fined up to \$160 in addition to the \$25.00 lapse fee. Driving this vehicle while the registration is suspended, revoked or cancelled is a misdemeanor. Additional penalties will apply if you are convicted of driving a vehicle with a suspended or cancelled registration.

[Read more](#) about penalties, fines, lapse of insurance coverage, registration suspension and registration reinstatement.