

House Research Act Summary

CHAPTER: 53 (H.F. 307)

SESSION: 2015 Regular Session

TOPIC: Proof of insurance in electronic format

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Overview

This act addresses proof of automobile insurance provided in an electronic format (such as on a smart phone app).

Section

- 1** **Terms defined.** Modifies the definition of “insurance identification card” in statutes on mandated proof of insurance when operating a motor vehicle, to include insurance information in an electronic format if provided by the insurance company. This has the effect of clarifying that electronic devices showing insurance information can be used to demonstrate proof of insurance.
- 2** **Requirement for driver, whether or not owner.** Paragraph (b) prevents default consent to a search of an electronic device by law enforcement when it is provided to show proof of auto insurance.

Paragraph (c) establishes immunity from liability for a law enforcement officer who exercises due care but damages an electronic device that is provided to show proof of auto insurance.