

Mandatory Auto Insurance Begins June 1

Effective June 1, 2010, all Wisconsin drivers will be required to carry auto insurance liability coverage on their vehicles in order to comply with Wisconsin's financial responsibility law. Wisconsin joins 48 other states in mandating auto insurance coverage. The 2009-2011 budget act (2009 Wisconsin Act 28) created the compulsory motor vehicle insurance law.

It will be the general practice of the Evansville Police Department to ask for insurance credentials on every traffic stop, just as an officer would ask for a driver's license

So what do the changes mean for Wisconsin drivers?

- Wisconsin drivers will be required to carry with them proof of insurance. So when you receive the cards and information about your policy from your insurance company, put at least one of the cards in your vehicle.
- If a driver is stopped on suspicion of a traffic violation, the police officer can ask for proof of insurance. Drivers can receive a \$10 ticket if they have insurance, but don't have proof with them. Or you can be fined up to \$500 if you don't have insurance.
- Anyone who produces fraudulent proof of coverage or represents that they have the coverage when they do not have coverage can be fined up to \$5,000.
- Underinsured motorist coverage is now required for state drivers on new or renewed policies. That portion of the law went into effect on Nov. 1.
- Motorists now need to have a policy providing at least \$50,000 in bodily injury coverage for one person, \$100,000 in bodily injury coverage per accident and \$15,000 to cover property damage. These limits went into effect Jan. 1.

Generally, the Evansville Police Department will not order the towing, or the immediate parking of vehicles found to be solely in violation of the provisions of Act 28.

Exceptions may exist, based on extenuating circumstances presented to the officer at the time of the traffic stop where continued operation of the vehicle would be unsafe.

"This upcoming change in the law means that people who are currently uninsured need to act now to get the required auto liability coverage in place," said Wisconsin Insurance Commissioner Sean Dilweg.

Effective June 1, no one may operate a motor vehicle in Wisconsin unless the owner or operator has a motor vehicle liability policy in place covering that vehicle that has minimum liability limits of \$50,000 per person and \$100,000 per accident for bodily injury and \$15,000 for property damage. Drivers are also required to have proof of the vehicle's liability coverage in their possession if they are asked to produce evidence of coverage by law enforcement officials. The law provides for a number of limited

exceptions to the insurance requirement. Commissioner Dilweg encourages consumers to contact the Wisconsin Department of Transportation to get more information on these exceptions.

Insurers generally will provide proof of coverage cards when they send out premium notices to consumers. This card should be kept in the vehicle at all times and kept up to date.

Drivers may be asked to produce evidence of liability coverage if they are pulled over for a traffic violation or if they are involved in an accident. The law prohibits law enforcement officers from stopping a motorist to only verify insurance coverage. Verification of coverage may only be requested if a motorist is stopped for another reason, such as a traffic violation.

The Wisconsin state legislature passed and the governor signed into law a series of auto insurance changes last year, including the auto insurance liability coverage requirement. Wisconsin was one of only two states that did not require auto insurance coverage, the other state being New Hampshire. Dilweg encouraged consumers in need of insurance to contact an insurance agent or get an online quote.

OCI publications such as "Consumer's Guide to Auto Insurance" and "Tips for Saving on Auto Insurance," can be ordered free from the agency by writing to OCI Publications, P.O. Box 7873, Madison, WI 53707-7873, calling 800-236-8517, or visiting the OCI Web site at oci.wi.gov.

If you have any question about this new law, please contact the Evansville Police Department at 608-882-2299.

Sources:

<http://oci.wi.gov/pressrel/0510mandatoryautoins.htm>

<http://www.legis.state.wi.us/2009/data/>

<http://www.dot.wisconsin.gov/drivers/vehicles/ins-req.htm>

<http://oci.wi.gov/faq/auto.htm>