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Maryland Law Requires Auto ID Cards

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The State of Maryland now requires that drivers must provide proof of auto insurance for their vehicles in the form of a valid, current auto ID card issued by the vehicle's insurance company. The auto insurance ID card generally includes the policy number, policy effective dates, the insured vehicle year, make, model and vehicle ID number, policyholders' name and address, as well as the agency contact information.

The new law states that if you are stopped by law enforcement you must either produce a valid, current paper auto insurance ID card or produce one in an electronic format on your mobile device or face a \$50 fine.

As has always been the case, you receive auto ID cards for each vehicle when you obtain a new insurance policy. In addition, updated auto ID cards are included with each subsequent renewal policy you receive from your insurance company and also when you add vehicles. In the past, it was optional whether or not you kept the auto ID in the vehicle -- now it is mandatory.

Most insurance companies have a website available where a client can either print or download current auto ID cards for their policies. Along with the auto ID, many other services and information such as bill inquiry/payment and claim reporting can be found on these websites. Check your policy information for the insurance company website or Google the company name. In addition, both Travelers and Encompass now offer a free app for download to your mobile device. These apps provide many services and information for your particular policy, including electronic auto IDs. For additional information and to see if your insurance company offers an app, check the App Store on your mobile device.

Our office can also provide you with your current auto ID cards. We'll be happy to email, fax or mail them to you. And, as is the case with any questions you have on your insurance —simply give our office a call or send an email—we're here for you!

Kelly Donaldson Marks 35 Years



"What started out as a part-time, after school job, grew into a career. The insurance industry and the world has changed a lot over the past 35 years. DDM focuses on educating, mentoring, and guiding their employees and has been able to keep up with these changes. They've provided opportunities for growth and stability, and in doing so, developed a strong team of professionals that I am very proud to be a part of. I am eternally grateful for all of the opportunities that I have been given, the relationships that I've developed with my coworkers, employers, industry professionals and my clients. I hope the next 35 years are as successful and rewarding for me!"

--Kelly Donaldson