

Utah Uninsured Motorist Provisions

- Insurance Required:** A person is required to maintain insurance on a vehicle operated on a highway within the state. (Utah Code Ann. § 41-12a-301)
- Evidence of Insurance Required:** A person is required to carry evidence of insurance when operating a motor vehicle and be able to display it upon demand of a peace officer. (Utah Code Ann. § 41-12a-303.2)
- Evidence of Insurance:** Evidence of insurance includes an insurance policy, renewal notice, or card issued by an insurance company, information on the Uninsured Motorist Identification Database that the vehicle is insured, a certified copy of a surety bond, a certificate of the state treasurer, or a certificate of self-funded coverage. Information on the Uninsured Motorist Database supercedes all other evidence. (Utah Code Ann. § 41-12a-303.2)
- Penalties and Fines:** It is a class B misdemeanor if insurance is not maintained on a vehicle or if evidence of insurance is not carried when operating a motor vehicle. It is an affirmative defense if the person had insurance on the vehicle at the time of arrest. There is a fine of not less than \$400 for a first offense and not less than \$1,000 for a second or subsequent offense. (Utah Code Ann. § 41-12a-302, -303.2)
- False Information:** It is a class B misdemeanor to provide false evidence of insurance to a peace officer or a false or fraudulent statement to the Motor Vehicle Division or the designated agent that administers the Uninsured Motorist Identification Database Program. (Utah Code Ann. 41-12a-303.3, -804)
- Driver License Suspension:** The Department of Public Safety shall suspend a person's driver license upon receiving notification from a court of a conviction of an insurance provision and may not renew the person's driver license until evidence of insurance is provided. (Utah Code Ann. § 41-12a-303.2)
- SR-22 Certificate:** If a person's driver license is revoked for violating an insurance provision, the person shall maintain evidence of insurance with the Department of Public Safety for a three-

year period. If provided by an insurer, this evidence is provided in the form of an SR-22 certificate. (Utah Code Ann. 41-12a-401,-402)

Registration Requirement: The Tax Commission may require an owner to swear, affirm or present other evidence of insurance at the time of vehicle registration. (Utah Code Ann. 41-12a-303)

Registration Revocation: The Motor Vehicle Enforcement Division shall revoke a vehicle registration if it receives notice of a violation of a vehicle insurance provision. After a revocation, the applicant is required to pay a \$100 registration reinstatement fee. (Utah Code Ann. 41-1a-110 and 41-1a-1220)

Uninsured Motorist Database: The Department of Public Safety is required to contract with a third-party designated agent to maintain a database to identify uninsured motor vehicles. Insurance companies are required to provide a monthly record of current motor vehicle insurance policies. The designated agent compares insured motor vehicle information with vehicle registration records to identify uninsured motor vehicles. The program costs are funded by a \$1 fee on each motor vehicle registration and the revenues received from the registration reinstatement fee. (Utah Code Ann. § 41-1a-1218 and 41-12a-803, -804, -806)

Uninsured Notifications: If a motor vehicle is identified as uninsured on the database for three consecutive months, the owner is sent a notice allowing 15 days to provide proof of insurance. If the owner fails to provide proof, a second notice is sent allowing an additional 15 days to provide proof. (Utah Code Ann. 41-12a-804)

Registration Revocation: Following a second notice, if the owner fails to provide proof of insurance, the Motor Vehicle Division is notified and a letter is sent revoking the owner's registration. After a revocation, the owner is required to pay a \$100 registration reinstatement fee to register the vehicle. (Utah Code Ann. § 41-1a-110(2) and 41-12a-804)