

98TH GENERAL ASSEMBLY State of Illinois 2013 and 2014 SB1775

Introduced 2/15/2013, by Sen. William R. Haine

SYNOPSIS AS INTRODUCED:

625 ILCS 5/7-602

from Ch. 95 1/2, par. 7-602

Amends the Illinois Vehicle Code. Allows insurance companies to provide insurance cards in electronic format. Allows motorists to provide proof of insurance through display of an electronic image on a portable electronic device. Provides that display of an electronic image in this manner does not constitute consent for a law enforcement officer, court, or officer of the court to access other contents of the electronic device.

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1 AN ACT concerning transportation.

Be it enacted by the People of the State of Illinois, represented in the General Assembly:

- Section 5. The Illinois Vehicle Code is amended by changing

 Section 7-602 as follows:
- 6 (625 ILCS 5/7-602) (from Ch. 95 1/2, par. 7-602)
- Sec. 7-602. Insurance card. Every operator of a motor vehicle subject to Section 7-601 of this Code shall carry within the vehicle evidence of insurance. The evidence shall be legible and sufficient to demonstrate that the motor vehicle currently is covered by a liability insurance policy as required under Section 7-601 of this Code and may include, but is not limited to, the following:
- 14 (a) an insurance card provided by the insurer under this Section:
 - (b) the combination of proof of purchase of the motor vehicle within the previous 60 days and a current insurance card issued for the motor vehicle replaced by such purchase;
- 20 (c) the current declarations page of a liability 21 insurance policy;
- 22 (d) a liability insurance binder, certificate of 23 liability insurance or receipt for payment to an insurer or

its authorized representative for a liability insurance premium, provided such document contains all information the Secretary of State by rule and regulation may require;

- (e) a current rental agreement;
- (f) registration plates, registration sticker or other evidence of registration issued by the Secretary only upon submission of proof of liability insurance pursuant to this Code;
- (g) a certificate, decal, or other document or device issued by a governmental agency for a motor vehicle indicating the vehicle is insured for liability pursuant to law_{i} :
- (h) display of electronic images on a cellular phone or any other type of portable electronic device. The use of a cellular phone or other portable electronic device to display proof of insurance does not constitute consent for a law enforcement officer, court, or officer of the court to access other contents of the electronic device.

An insurance card shall be provided for each motor vehicle insured by the insurer issuing the liability insurance policy and may be issued in either paper or electronic format.

Acceptable electronic formats shall permit display on a cellular telephone or portable electronic device.

The form, contents and manner of issuance of the insurance card shall be prescribed by rules and regulations of the Secretary of State. The Secretary shall adopt rules requiring

that reasonable measures be taken to prevent the fraudulent production of insurance cards. The insurance card shall display an effective date and an expiration date covering a period of time not to exceed 12 months. The insurance card shall contain the following disclaimer: "Examine policy exclusions carefully. This form does not constitute any part of your insurance policy." If the insurance policy represented by the insurance card does not cover any driver operating the motor vehicle with the owner's permission, or the owner when operating a motor vehicle other than the vehicle for which the policy is issued, the insurance card shall contain a warning of such limitations in the coverage provided by the policy.

No insurer shall issue a card, similar in appearance, form and content to the insurance card required under this Section, in connection with an insurance policy that does not provide the liability insurance coverage required under Section 7-601 of this Code.

The evidence of insurance shall be displayed upon request made by any law enforcement officer wearing a uniform or displaying a badge or other sign of authority. Any person who fails or refuses to comply with such request is in violation of Section 3-707 of this Code. Any person who displays evidence of insurance, knowing there is no valid liability insurance in effect on the motor vehicle as required under Section 7-601 of this Code or knowing the evidence of insurance is illegally altered, counterfeit or otherwise invalid, is in violation of

- 1 Section 3-710 of this Code.
- 2 "Display" means the manual surrender of the evidence of
- 3 insurance into the hands of the law enforcement officer, court,
- 4 or officer of the court making the request for the officer's,
- 5 court's, or officer of the court's inspection thereof.
- 6 (Source: P.A. 93-719, eff. 1-1-05.)