

By: Senator(s) Burton

To: Insurance

SENATE BILL NO. 2052

1 AN ACT TO AMEND SECTION 63-15-4, MISSISSIPPI CODE OF 1972, TO
2 REQUIRE LAW ENFORCEMENT OFFICERS TO VERIFY PROOF OF LIABILITY
3 INSURANCE UPON STOPPING MOTOR VEHICLES PURSUANT TO LEGAL
4 ROADBLOCKS; AND FOR RELATED PURPOSES.

5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

6 **SECTION 1.** Section 63-15-4, Mississippi Code of 1972, is
7 amended as follows:

8 63-15-4. (1) The following vehicles are exempted from the
9 requirements of this section:

10 (a) Vehicles exempted by Section 63-15-5;

11 (b) Vehicles for which a bond or a certificate of
12 deposit of money or securities in at least the minimum amounts
13 required for proof of financial responsibility is on file with the
14 department;

15 (c) Vehicles that are self-insured under Section
16 63-15-53; and

17 (d) Implements of husbandry.

18 (2) (a) Every motor vehicle operated in this state shall
19 have an insurance card maintained in the vehicle as proof of
20 liability insurance that is in compliance with the liability
21 limits required by Section 63-15-3(j). The insured parties shall
22 be responsible for maintaining the insurance card in each vehicle.

23 (b) An insurance company issuing a policy of motor
24 vehicle liability insurance as required by this section shall
25 furnish to the insured an insurance card for each vehicle at the
26 time the insurance policy becomes effective.

27 (3) Upon stopping a motor vehicle for any other statutory
28 violation or pursuant to a legal roadblock, a law enforcement

29 officer, who is authorized to issue traffic citations, shall
30 verify that the insurance card required by this section is in the
31 motor vehicle. * * * No driver shall be stopped or detained
32 solely for the purpose of verifying that an insurance card is in
33 the motor vehicle, unless the driver is stopped or detained
34 pursuant to a legal roadblock.

35 (4) Failure of the owner or the operator of a motor vehicle
36 to have the insurance card in the motor vehicle is a misdemeanor
37 and, upon conviction, is punishable by a fine of One Thousand
38 Dollars (\$1,000.00) and suspension of driving privilege for a
39 period of one (1) year or until the owner of the motor vehicle
40 shows proof of liability insurance that is in compliance with the
41 liability limits required by Section 63-15-3(j). Fraudulent use
42 of an insurance card shall be punishable in accordance with
43 Section 97-7-10. The funds from such fines shall be deposited in
44 the State General Fund in the State Treasury.

45 (5) If, at the hearing date or the date of payment of the
46 fine, the motor vehicle owner shows proof of motor vehicle
47 liability insurance in the amounts required by Section 63-15-3(j),
48 the fine shall be reduced to One Hundred Dollars (\$100.00). If
49 the owner shows proof that such insurance was in effect at the
50 time of citation, the fine of One Hundred Dollars (\$100.00) and
51 court costs shall be waived.

52 **SECTION 2.** This act shall take effect and be in force from
53 and after July 1, 2004.