

By: Representatives Zuber, Akins, Beckett,  
Bounds, Ellington, Fleming, Formby, Mims,  
Moore, Nicholson, Robinson (84th), Rogers  
(14th), Staples, Sullivan, Vince, Morgan

To: Transportation;  
Insurance

HOUSE BILL NO. 1336

1 AN ACT TO AMEND SECTION 63-15-4, MISSISSIPPI CODE OF 1972, TO  
2 REQUIRE PRESENTATION OF PROOF OF MOTOR VEHICLE LIABILITY INSURANCE  
3 FOR A MOTOR VEHICLE THAT AN APPLICANT FOR A DRIVER'S LICENSE OR  
4 TEMPORARY DRIVING PERMIT INTENDS TO OPERATE TO TAKE THE ROAD TEST  
5 FOR ISSUANCE OF SUCH LICENSE OR PERMIT; AND FOR RELATED PURPOSES.

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

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

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

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

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

16 (c) Vehicles that are self-insured under Section  
17 63-15-53; and

18 (d) Implements of husbandry.

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

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

28           (c) An applicant for a driver's license or temporary  
29 driving permit shall not be allowed to take the road test unless  
30 the applicant presents to the license examiner proof of liability  
31 insurance in effect for the vehicle that the applicant expects to  
32 operate while being tested.

33           (3) Upon stopping a motor vehicle at a roadblock where all  
34 passing motorists are checked as a method to enforce traffic laws  
35 or upon stopping a motor vehicle for any other statutory  
36 violation, a law enforcement officer, who is authorized to issue  
37 traffic citations, shall verify that the insurance card required  
38 by this section is in the motor vehicle. However, no driver shall  
39 be stopped or detained solely for the purpose of verifying that an  
40 insurance card is in the motor vehicle unless the stop is part of  
41 such roadblock.

42           (4) Failure of the owner or the operator of a motor vehicle  
43 to have the insurance card in the motor vehicle is a misdemeanor  
44 and, upon conviction, is punishable by a fine of Five Hundred  
45 Dollars (\$500.00) and suspension of driving privilege for a period  
46 of one (1) year or until the owner of the motor vehicle shows  
47 proof of liability insurance that is in compliance with the  
48 liability limits required by Section 63-15-3(j). Fraudulent use  
49 of an insurance card shall be punishable in accordance with  
50 Section 97-7-10. The funds from such fines shall be deposited in  
51 the State General Fund in the State Treasury. However, if such  
52 fines are levied in a municipal court, twenty-five percent (25%)  
53 of the funds from such fines shall be deposited in the general  
54 fund of the municipality. If such fines are levied in any of the  
55 courts of the county, twenty-five percent (25%) of the funds from  
56 such fines shall be deposited in the general fund of the county.

57           (5) If, at the hearing date or the date of payment of the  
58 fine, the motor vehicle owner shows proof of motor vehicle  
59 liability insurance in the amounts required by Section 63-15-3(j),  
60 the fine shall be reduced to One Hundred Dollars (\$100.00). If

61 the owner shows proof that such insurance was in effect at the  
62 time of citation, the case shall be dismissed as to the defendant  
63 with prejudice and all court costs shall be waived against the  
64 defendant.

65         **SECTION 2.** This act shall take effect and be in force from  
66 and after July 1, 2007.