

By: Representatives Chism, Nicholson

To: Insurance

HOUSE BILL NO. 1112

1 AN ACT TO AMEND SECTION 63-15-4, MISSISSIPPI CODE OF 1972, TO  
2 AUTHORIZE LAW ENFORCEMENT OFFICERS TO ISSUE CITATIONS FOR  
3 VIOLATIONS OF THE LAW THAT REQUIRES MOTOR VEHICLE OPERATORS TO  
4 CARRY PROOF OF MOTOR VEHICLE LIABILITY INSURANCE IN THEIR VEHICLES  
5 AT ROADBLOCKS, MOTOR VEHICLE TRAFFIC ACCIDENT SCENES AND UPON  
6 PROBABLE CAUSE TO BELIEVE THE MOTORIST TO BE IN VIOLATION OF ANY  
7 OTHER LAW; AND FOR RELATED PURPOSES.

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

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

11 63-15-4. (1) The following vehicles are exempted from the  
12 requirements of this section:

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

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

18 (c) Vehicles that are self-insured under Section  
19 63-15-53; and

20 (d) Implements of husbandry.

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

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



30           (3) Upon stopping a motor vehicle at a roadblock where all  
31 passing motorists are checked as a method to enforce traffic laws  
32 and promote public safety, upon investigating the scene of a motor  
33 vehicle accident in which the motor vehicle operator is involved,  
34 or upon stopping a motor vehicle with probable cause to believe  
35 the motorist to be in violation of any other law, a law  
36 enforcement officer, who is authorized to issue traffic citations,  
37 shall verify that the insurance card required by this section is  
38 in the motor vehicle. However, no driver shall be stopped or  
39 detained solely for the purpose of verifying that an insurance  
40 card is in the motor vehicle.

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

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

58           **SECTION 2.** This act shall take effect and be in force from  
59 and after July 1, 2003.

