

CONSUMER ADVISORY

WILL I NEED TO PAY A PENALTY IF I DO NOT HAVE AUTOMOBILE INSURANCE?

Maryland law requires all owners of motor vehicles to purchase and maintain a minimum of:

- \$30,000 per person and \$60,000 per accident of bodily injury liability coverage;
- \$15,000 of property liability coverage;
- Identical amounts of uninsured/underinsured motorist bodily injury coverage;
- \$15,000 of uninsured motorists property damage coverage; and
- \$2,500 of Personal Injury Protection coverage.

State law also requires insurers to report to the Maryland Motor Vehicle Administration (MVA) when a policy has been cancelled or nonrenewed. Based on the information contained in its records, if it appears to the MVA that a vehicle owner did not maintain the required minimum insurance coverage for a specified period of time, the MVA will initiate an insurance compliance investigation. The MVA will notify the vehicle owner in writing and request that the owner provide a Maryland Insurance Certification Form (FR-19) that shows the required coverage was in place during the time period in question. Insurers are required to provide FR-19 forms free of charge, without question, to all policyholders. If a lapse in coverage is confirmed, the MVA will assess the vehicle owner a penalty for each day the vehicle was uninsured. For a list of all the penalties that may be imposed by the MVA, visit: https://mva.maryland.gov/vehicles/Pages/insurance-uninsured.aspx.

If you wish to challenge any of the penalties imposed by the MVA, you must contact the MVA at 410-768-7000.



800-492-6116 Toll-free insurance.maryland.gov



CONTINUED

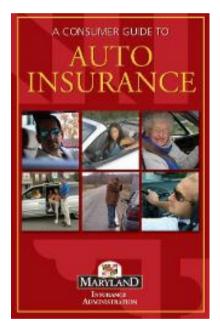
If your vehicle is uninsured for any period of time, you also may find that your insurance premium is higher after the lapse, or that some insurers will not insure you or your vehicle. Insurers sometimes do this because they have found that those who drive without insurance present a greater risk for future losses than those drivers who maintain continuous insurance coverage.

To find out more about automobile insurance, refer to our publication A Consumer's Guide to Automobile Insurance, which is available on our website or by calling us at 410-468-2000.

https://qrco.de/autoinsuranceguide



AUTO GUIDE





This consumer guide should be used for educational purposes only. It is not intended to provide legal advice or opinions regarding coverage under a specific insurance policy or contract; nor should it be construed as an endorsement of any product, service, person, or organization mentioned in this guide. Please note that policy terms vary based on the particular insurer and you should contact your insurer or insurance producer (agent or broker) for more information. This publication has been produced by the Maryland Insurance Administration (MIA) to provide consumers with general information about insurance-related issues and/or state programs and services. This publication may contain copyrighted material which was used with permission of the copyright owner. Publication herein does not authorize any use or appropriation of such copyrighted material without consent of the owner. All publications issued by the MIA's website or by request. The publication may be reproduced in its entirety without further permission of the MIA's provided the text and format are not altered or amended in any way, and no fee is assessed for the publication or duplication thereof. The MIA's name and contact information nust remain clearly visible, and no other name, including that of the insurer or insurance producer reproducing the publication, may appear anywhere in the reproduction. Partial reproductions are not permitted without the prior written consent of the MIA. Persons with disabilities may request this document in an alternative format. Requests should be submitted in writing to the Director of Communications at the address listed above.