



Insurance

According to Florida Statute, vehicles are required to be insured when registered and operated on our streets and highways.

The statute states, that agents (those who issue registrations) shall refuse to register a vehicle that is not insured.



Insurance

Because some insurance companies have grace periods for the consumer to notify them of their new purchase, consumers may believe they are covered by their current insurance at the time their newly purchased vehicle is registered.

While grace periods may be an acceptable insurance company practice, registering a vehicle without insurance is strictly prohibited by Florida law.



Insurance



Acceptable proof of insurance for dealer transactions:

1. Florida automobile insurance identification card.
2. A Florida insurance policy
3. Insurance Policy Binder (good for no more than 60 days from the date of issuance)
4. HSMV 83330 Florida Insurance Affidavit

The policy must be bound or in effect on the date of registration.

All acceptable proof of insurance must indicate the vehicle being registered VIN #.



Insurance

All acceptable forms of insurance verification must have the five-digit company code to accurately identify the company. If that code is not shown, please advise the customer to provide other acceptable proof of insurance that contains the company code or obtain a new card with the required information.

FLORIDA AUTOMOBILE INSURANCE IDENTIFICATION CARD
COMPANY: Esurance Property and Casualty Insurance Company

POLICY NUMBER XXXX-03631 EFFECTIVE DATE April 29, 2021

PERSONAL AUTO PROTECTION BENEFITS PROPERTY DAMAGE LIABILITY
 BODILY INJURY LIABILITY

INSURED NAME CHRISTINA
YEAR 2019 MAKE/MODEL Mitsubishi/O
VEHICLE IDENTIFICATION N XXXXX
ADDRESS XXXXX
NEW PORT RICHEY, FL 34655

EXPIRATION DATE October 29, 2021
ADDITIONAL LISTED DRIVER(S)

SAMPLE

NOT VALID FOR MORE THAN ONE YEAR FROM EFFECTIVE DATE



Insurance

The Florida Insurance Affidavit must contain:

1. Name of insured
2. Name of insurance company
3. Policy Number
4. Company Code
5. Year
6. Make
7. Vehicle Identification Number
8. Signature of registered owner

Any alterations or discrepancy on this form will not be accepted. The dealer will be required to submit a clean insurance affidavit and a new queue ticket to process.

FLORIDA INSURANCE AFFIDAVIT

Under penalty of perjury, I _____ (Name of Insured) certify that I have
Personal Injury Protection, Property Damage Liability, and, when required, Bodily Injury Liability
Insurance currently in effect with _____ (Name of Insurance Company) under
_____ (Policy Number) Company Code Number _____ covering motor vehicle:
Year _____ Make _____ Vehicle Identification Number _____

This insurance company is licensed to issue policies in Florida. I understand that my
driver license, license plate/registration will be suspended effective from the registration
date, if the insurer denies coverage.

Signature of Insured

WARNING: GIVING FALSE INFORMATION IN ORDER TO OBTAIN A VEHICLE REGISTRATION CERTIFICATE IS A CRIMINAL OFFENSE UNDER FLORIDA LAW. ANYONE GIVING FALSE INFORMATION ON THIS AFFIDAVIT IS SUBJECT TO PROSECUTION.

HSMV 83330 (Rev. 09/09) www.fhsmv.gov



Insurance

Dealers issuing temporary license plates to a potential customer for test driving purposes (demonstration) or allowing a metal plate transfer to occur for demonstration purposes does not follow proper procedure and will cause the customer's driver license to be sanctioned.

Temporary license plates or metal plate transfers are not allowed for dealer demonstration purposes. Dealer tags are issued to dealers for this purpose.



Insurance

Proof of insurance for registration purposes is not required on any self-propelled vehicle with less than four wheels, trailers, mobile homes, motorcycles, or government owned vehicles.