

## IF YOU ARE INVOLVED IN A CRASH

A crash report form must be filed with the Illinois Department of Transportation (IDOT) if damages exceed \$500 or if injuries resulted from the crash. At-fault, uninsured motorists are required to pay for damages they cause or face license plate registration and driver's license suspensions.

The Secretary of State's office does not maintain insurance information for all registered motor vehicles. Insurance information is available only from the motorist involved in the crash or from the report filed with IDOT.

For more information on reporting a crash, please contact:

Illinois Department of Transportation  
Office of Planning and Programming  
Bureau of Data Collections  
2300 S. Dirksen Pkwy.  
Springfield, IL 62764  
217-782-4518

## PURCHASING INSURANCE

Contact an insurance agent to buy liability insurance for your vehicle. Some companies do not sell insurance to vehicle owners who have been driving uninsured. If you have problems buying insurance, ask your insurance agent about the Illinois Automobile Insurance Plan.

Under Illinois law, liability insurance policies automatically include uninsured motorist coverage at the legal minimum requirements for bodily injury or death. This ensures coverage if you are involved in a crash with a driver who is uninsured.

State law does not require you to carry collision, comprehensive, medical payment or uninsured property damage coverage.

The Illinois Department of Insurance regulates insurance companies, agencies, and agents. It maintains a Consumer Services Division that can answer your questions about auto insurance. If you have questions or wish to file a complaint, please contact:

Illinois Department of Insurance  
320 W. Washington St.  
Springfield, IL 62767-0001  
[insurance.illinois.gov](http://insurance.illinois.gov)

## FOR MORE INFORMATION

For more information about Illinois' Mandatory Insurance Law, please contact:

Office of the Secretary of State  
Mandatory Insurance Division  
501 S. Second St.  
429 Howlett Bldg.  
Springfield, IL 62756-7000  
217-524-4946

[ilsos.gov](http://ilsos.gov)



**SECRETARY of STATE**  
**ALEXI GIANNOULIAS**

# Mandatory Vehicle INSURANCE





Dear Motorist,

Mandatory vehicle insurance is a necessary consumer protection measure that helps safeguard motorists from the risks associated with owning and driving a vehicle.

In Illinois, all motorists are required by law to be covered by liability insurance to defray the cost of injuries or damages caused to other persons or their property in a crash. Without coverage, a single vehicle collision could lead to significant financial loss and cause you to lose your driving privileges.

Keep in mind that the required minimum liability coverage is only the foundation of any auto insurance policy. If you cause a serious crash, minimum coverage may not be adequate.

If insurance companies decline your request for vehicle insurance, ask an insurance agent about the Illinois Automobile Insurance Plan. The plan is a state-monitored program for drivers who have difficulty obtaining insurance.

Sincerely,

Alexi Giannoulis  
Secretary of State

## COMPLYING WITH THE LAW

Illinois law requires all motor vehicles registered and operated in Illinois to be covered by liability insurance, which covers property damage and/or injuries you may cause others in a crash. (Trailers are not required to have liability insurance.) You are in compliance with the law if you have liability insurance in the following minimum amounts:

- \$25,000 for injury or death of one person in a crash.
- \$50,000 for injury or death of more than one person in a crash.
- \$20,000 for damage to property of another person.

You must carry your insurance card in your vehicle and show it upon request by any law enforcement officer. Your insurance company should send you an insurance card, usually when your policy is issued or renewed.

## ENFORCEMENT

Enforcement of the mandatory insurance law is accomplished through an Electronic Insurance Verification process and the issuance of traffic citations.

If the initial verification attempt does not verify that a vehicle is covered by a statutorily required minimum liability insurance policy, that vehicle will be checked a second time after 30 days. This process allows us to determine whether the vehicle was sold, placed into storage, or otherwise not being driven on the roadways.

If the second verification attempt does not confirm a liability insurance policy for the vehicle, the registered owner of the vehicle will be sent a registration suspension letter. The vehicle owner and insurance company will be required to prove that the vehicle was covered by a liability insurance policy on the date of the

initial verification attempt within 30 days of the date of the letter through their insurance agent. If the registered owner and insurance agent cannot provide proof that the vehicle was covered by a liability insurance policy on the date of the initial verification attempt, the vehicle's registration will be suspended.

In order to have the registration suspension removed, the vehicle owner is required to obtain liability insurance and pay a fee of \$100 to reinstate the vehicle's registration.

If you are stopped for a traffic violation or involved in a crash, a law enforcement officer may issue a traffic citation if you are unable to provide evidence of insurance.

## PENALTIES

- Minimum \$500 fine for operating an uninsured vehicle.
- Minimum \$1,000 fine for driving a vehicle while the registration is suspended for no insurance.

The vehicle registration of first-time offenders is suspended until a \$100 reinstatement fee and proof of insurance are submitted. Repeat offenders must serve a four-month suspension, pay a \$100 reinstatement fee, and provide proof of insurance. **Your vehicle may not be driven while the license plates are suspended.**

Any person who receives court supervision for a mandatory insurance violation or who is convicted of a third or subsequent violation of driving without liability insurance is required to file proof of financial responsibility (SR22 certificate) for three years, or face a driver's license suspension.

# MANDATORY VEHICLE INSURANCE