

FREQUENTLY ASKED QUESTIONS

GENERAL INFORMATION

What is TexasSure?

TexasSure is a new vehicle insurance verification system that will ultimately allow law enforcement and county tax officials to confirm whether a vehicle in Texas has required personal auto liability insurance coverage.

What is TexasSure supposed to do?

TexasSure will help reduce the number of uninsured vehicles in Texas. It is expected to help stop the actions some motorists take to avoid the law, such as using phony proof of insurance cards or obtaining insurance to get a card and then promptly canceling the policy once they've renewed their car registration or had their vehicle inspected.

When will TexasSure begin operations?

The new database verification program will be implemented statewide this summer. The database had been fully developed and has undergone extensive review to verify its accuracy. Beginning in June, DPS will field test the program in the Austin area, and TxDOT and county tax officials will begin using the database in local county tax offices for vehicle registration.

How does TexasSure benefit the average driver?

TexasSure helps Texans by reducing the number of uninsured vehicles. An estimated one out of every five vehicles on our Texas roads has no automobile insurance. That means that the four out of every five vehicle owners who do carry the minimum legal coverage wind up having to personally pay the consequences, either by paying their own medical bills and auto repairs if they're hit by an uninsured driver or by collectively spending nearly \$1 billion every year for optional insurance coverage to protect themselves against uninsured and underinsured drivers.

How many uninsured vehicles are there in Texas?

It is estimated that one in five Texas vehicles is uninsured. That's nearly 4 million cars without insurance or about 20 percent of all vehicles in Texas. In some areas of the state, the concentration of uninsured vehicles may be even higher.

Do other states have programs like this? How do they work?

More than 30 other states have some type of auto insurance verification program. Some states have programs similar to what we have in Texas, but none are exactly the same. Some states have a simple random sample method where letters are sent to owners of registered vehicles asking them to verify insurance. Other states verify insurance after a transaction has taken place, such as vehicle registration.



What's happened in other states with this kind of program?

Every state that instituted some type of auto verification program has seen a reduction in the number of uninsured vehicles.

Who is behind TexasSure?

Getting uninsured motorists off the road is a collaborative effort. The TexasSure vehicle insurance verification database is a joint project of the Texas Department of Insurance (TDI), Texas Department of Transportation (TxDOT), Texas Department of Public Safety (DPS) and Texas Department of Information Resources (DIR). The Legislature named TDI as the lead agency, giving it primary responsibility for the project.

How much is TexasSure going to cost the State? How is it funded?

The initial cost of the program is roughly \$7 million. The money comes from a small portion of the \$1 fee that drivers pay when they apply for or renew their motor vehicle registration.

PERSONAL INFORMATION QUESTIONS

Do I have to do anything to be registered with TexasSure?

No action is required on the part of drivers who have car insurance. State law requires auto insurance companies to submit policy information weekly for the database of insured vehicles. The only thing drivers have to do is to continue to carry their proof of insurance card, as required by state law.

What can I do to help make TexasSure a success?

Glad you asked. To help ensure TexasSure's success, make sure your personal information is accurate, up to date and consistent on your auto insurance policy, vehicle registration and driver license.

What information is included in the database? Do I have access to the database to make sure my information is included and correct?

The TexasSure database includes vehicle registration information – such as vehicle identification number (VIN), owner name and address, and make, model and year – and insurance policy information – such as address, insured drivers, insurance company name and policy effective dates. Only authorized users have access to the database. You can contact your insurance agent or insurance company to determine whether the information they have on you is accurate and correct.

Who are authorized users?

At this time, access is limited to law enforcement and vehicle registration offices as these entities are vital in helping reduce the number of uninsured vehicles.



How does TexasSure obtain my insurance information?

Every week, insurers provide their policyholders' auto insurance information to TexasSure, where it is matched to state motor vehicle records.

What if a match cannot be found?

Less than 1% of all reported insurance policies can't be matched in the TexasSure program. If TexasSure cannot match your insurance policy information with state records, you will be contacted to help identify and correct the problem. Notifications will begin this summer.

How often will TexasSure update my insurance information?

TexasSure receives weekly updates from insurance companies. A suitable grace period allows for data discrepancies due to vehicle sales, changes in policies, and other normal situations.

How often and when will my information be verified through TexasSure?

The electronic TexasSure system will automatically check whether your vehicle is properly insured each time you register or renew your vehicle registration or have an inquiry by law enforcement. The system also will do periodic checks of the database to make sure vehicle owners have not dropped their insurance coverage.

Should I be concerned about the privacy of my personal information?

Your personal information is protected by the Federal Driver Privacy Protection Act and other Texas regulations. Your personal information will not be used by TexasSure for any purpose other than verifying you have auto insurance that meets the state-required minimums for coverage.

GENERAL INSURANCE QUESTIONS

Do I have to have vehicle insurance?

Yes. Texas law requires every driver to carry minimum liability insurance coverage. Proof of insurance is required for annual vehicle inspections, vehicle registrations, and some driver license transactions.

Do I still have to carry a proof of insurance card?

Yes. While the program will provide accurate and timely electronic verification of insurance, you are still required by law to carry proof of insurance.

What are the minimum limits for auto liability insurance?

As of April 1, 2008, Texas law, under Transportation Code §601.072, requires minimum coverage of \$25,000 per injured person, up to a total of \$50,000 for everyone injured in an accident, and \$25,000 for property damage. This basic coverage is called 25/50/25 coverage. These limits will increase to 30/60/25 on January 1, 2011.



REGISTRATION RENEWAL AND CANCELLATION QUESTIONS

If I renew my vehicle registration using the Internet, do I still need to provide insurance information?

Yes. If you live in a county that provides for online vehicle registration, the Internet registration renewal system will require you to provide your insurance information.

If I renew my vehicle registration by mail, do I still need to mail a copy of my proof of insurance card to the county tax office?

Yes.

Can I renew my registration at the county tax office if I forgot my proof of insurance card?

Yes. If the county tax office is able to verify your insurance through TexasSure you will be able to renew your registration. If the insurance information cannot be verified, you will be required to show a valid proof of insurance card. State law requires that you keep your vehicle insured at all times, and keep proof of insurance with you while driving.

If TexasSure cannot verify my insurance, but I have my proof of insurance card, can I still renew my registration?

Yes, but you must show your proof of insurance.

I am insured, but when I renewed my registration TexasSure could not confirm my insurance. What should I do?

Staff at your local county tax office will try to help you identify or resolve the problem. For example, you may be asked to verify that your name, address and the Vehicle Identification Number (VIN) shown on your vehicle is the same as that shown on both your insurance policy and the vehicle title/registration. If you notice any discrepancies, you should contact your insurance agent or your insurance company.

What will happen if I cancel my insurance, or it expires after renewing my registration?

The TexasSure program will continually monitor whether vehicle owners have valid insurance coverage. In the near future, notification letters will be sent to vehicle owners who allow their coverage to lapse.

What happens if I don't have minimum insurance coverage?

Texas law provides severe penalties for driving without insurance. The first conviction may result in a fine up to \$350 and possibly hundreds of dollars in court costs and surcharges (as authorized by Transportation Code Chapter 708.) Subsequent convictions can result in fines of \$350 to \$1,000 and suspension of your driver license.



BUYING, SELLING OR LEASING QUESTIONS

I just purchased a car and my existing insurance covers me for 30 days. Will TexasSure delay processing of the title application until I notify my insurance company and my records are updated?

No. If you present a valid proof of insurance card when submitting the title application, the title will be processed without delay.

I have sold my vehicle and no longer own it. Do I need to contact anyone to let them know?

Yes. If you can't go to the county tax office with the person who bought your vehicle to re-title it, or you traded in or gifted the vehicle, you need to protect yourself by filling out a Vehicle Transfer Notification online at www.txdot.gov. You only have 30 days from the date you sold your vehicle to submit the Vehicle Transfer Notification and receive the protection it provides. When you file the Vehicle Transfer Notification within 30 days, you are not held responsible for parking tickets, toll charges and other violations associated with the vehicle after the date of sale.

I am leasing a vehicle and the leasing company is listed as the owner. How will TexasSure verify that I have my own insurance when I go to renew my vehicle registration?

If you, as lessee, are listed in motor vehicle records as the recipient for registration renewal notices, TexasSure should be able to verify your insurance. However, in cases where it cannot, you can still renew your vehicle registration by presenting your valid proof of insurance card.

OTHER VEHICLE REGISTRATION QUESTIONS

The insurance policy in my name also covers a car titled in my spouse's name. Will TexasSure verify my spouse's vehicle's insurance?

Yes, if your spouse is also listed on the policy. However, be sure to bring your proof of insurance card as it may be needed to verify the insurance if you and your spouse have different names and/or addresses.

If I am purchasing a temporary registration permit, do I still need to provide proof of insurance?

Yes.

I have a trailer and insurance is not required for it. Will TexasSure prevent me from renewing registration?

No. The law requires insurance "on all vehicles, except trailers and semi-trailers, registered for on-road use."

I am active military stationed outside Texas. My vehicle is registered in Texas, but my insurance is issued for the state in which I am located. Will TexasSure prevent me from renewing my Texas registration by mail?



No, but you will need to provide proof of insurance and documents showing that you are temporarily residing out of state. When renewing your registration by mail, include a copy of your proof of insurance card and a copy of a recent utility bill, lease agreement or similar proof that you are living out of state.

LAW ENFORCEMENT-RELATED QUESTIONS

Will all police officers use the TexasSure system or just Department of Public Safety troopers?

Eventually the system will be made available to all officers statewide.

If I get pulled over, will TexasSure tell the officer whether I have insurance? In most cases, yes.

What if I don't have my proof of insurance card, and TexasSure verifies my coverage, will I get a ticket?

Each law enforcement agency will set its own policies; however, the law states that you must show proof of insurance. So it's best to keep that card available at all times.

Can I be pulled over by law enforcement to check if I have car insurance?

Each law enforcement agency sets its own policies. The Texas Department of Public Safety will not use verifying auto insurance coverage as the reason for a traffic stop, based on their interpretation of state law. However, when the program goes statewide, if you are pulled over for speeding or another violation, you can expect DPS or other police officers to verify whether you have the required coverage.

What happens if I'm pulled over and I don't have my proof of insurance card and TexasSure doesn't verify my coverage?

Your chances of getting a ticket go up dramatically. However, each law enforcement agency will develop its own policies.

Where can I find more information about TexasSure?

You can find more information at www.TexasSure.com or contact the Texas Department of Insurance at 800-252-3439 or TexasFRVP@tdi.state.tx.us.