

RECORDER'S NOTES
By Pamela Bacon
Logan County Clerk and Recorder

MOTOR VEHICLE INFORMATION:

INSURANCE REQUIREMENTS CRS 42-3-105 (1)(D)

All motor vehicles are required to be insured at the time of registration. Colorado law requires that if you drive a vehicle on public roads, you must have liability insurance on that vehicle.

Insurance companies are required to be licensed or authorized to sell insurance in Colorado. Showing proof of insurance coverage is required on the following vehicles at the time of registration or registration renewal:

- Passenger Light truck (weighing less than 16,000 empty weight)
- Farm Trucks Recreational Truck
- Motor home Sports Utility Vehicles
- Motorcycle Low-Power Scooters
- Buses

Proof of insurance is not acceptable if the insurance card is in the previous owner's name.

Showing proof of insurance coverage is not required on the following vehicles at the time of registration or registration renewal:

- Dealer-plated vehicles GVW
- All trailers SMM
- Tractor/truck

Proof of Insurance may be:

- Through electronic verification via the Motorist Insurance Identification Database (MIIDB).
- Computer printout from insurer.
- Facsimile of the proof of insurance.
- Electronic proof of insurance that is not otherwise available. This may include, but is not limited to, insurer provided electronic image/proof on applicant's cellular phone, laptop, or other portable type of electronic device.
- If web-based services are available, proof provided via the applicant's insurer provided web-based service.
- Electronic mail sent from the applicant's insurer.
- Insurance card.
- Declaration page.
- Insurance binder.
- Certificate of self-insurance (issued by the insurance commission)

* C.R.S 10-4-624(1) Any person in whose name more than twenty- five motor vehicles are registered may qualify as a self-insurer by obtaining a certificate of self-insurance issued by the commissioner.

Acceptable types of insurance policies:

- Vehicle Specific – Identifies the vehicle by VIN, year, make, and specifies the term of coverage.
- Commercial – Covers a fleet of vehicles and drivers, identifies the commercial entity and specifies the term of coverage.
- Self-insurance – Certificate of self-insurance issued by the State Commissioner of Insurance to an owner of twenty-five or more vehicles.
- Blanket/Operator – Covers the insured driver for any vehicle driven by them, specific vehicles are not listed. Specifies the term of coverage.

- Owner/Operator Broad Form – The policy insures any or all vehicles owned by a person or business. The person or business name must show as one of the owners of the vehicle. This policy is not vehicle specific.

Note: New residents to the state of Colorado must have a complying insurance policy on their vehicle pursuant to [42-3-105\(1\)\(d\)](#) before it can be registered in Colorado. Failure to have complying insurance that puts the new resident in a late fee situation is not an acceptable exemption of late fees.

County Offices will be closed on Monday, January 18, 2021 for Martin Luther King Jr. Day.

The Election and Recording Department can be reached at 522-1544 for voter and election questions or recording information. The Motor Vehicle Department can be reached at 522-1158 for license plates/renewals or titling a vehicle. You can also reach our office by email at baconp@logancountyco.gov . **Like us on Facebook at Logan County Elections/MotorVehicle/Recording**