

186A.042 Prohibition against licensing of personal motor vehicle without listing of vehicle identification number as insured vehicle -- Exceptions -- Submission of paper or electronic proof of insurance card to county clerk. (Effective January 1, 2027)

- (1) As used in this section, the following have the same meaning as in KRS 186A.040:
 - (a) "Accessible online insurance verification system"; and
 - (b) "Personal motor vehicle."
- (2) A county clerk shall not process an application for, nor issue, a:
 - (a) Kentucky title and registration or renewal of registration;
 - (b) Replacement plate, decal, or registration certificate;
 - (c) Duplicate registration;
 - (d) Transfer of registration; or
 - (e) Temporary tag;for any personal motor vehicle if the accessible online insurance verification system does not list the vehicle identification number of the personal motor vehicle as an insured vehicle, except as provided in subsection (3) of this section.
- (3) If the accessible online insurance verification system does not list the vehicle identification number of the personal motor vehicle as an insured vehicle, the county clerk may process the application if:
 - (a) The applicant has an insurance card in either a paper or an electronic format that indicates the required security is currently in full force and effect on the personal motor vehicle if the paper or electronic proof of insurance card was effective no more than seven (7) days before the application is submitted to the county clerk; or
 - (b) The owner of the motor vehicle:
 1. Is serving in the Armed Forces outside of Kentucky; and
 2. Provides an affidavit by the provost marshal of the base where the owner is stationed stating that the motor vehicle is covered by security as required by Subtitle 39 of KRS Chapter 304.
- (4) This section shall not apply to any transactions involving Kentucky motor vehicle dealers who are licensed as required by KRS 190.030.
- (5) For purposes of this section:
 - (a) An insurance card in an electronic format means the display of an image subject to immediate download or transmission from the applicant's insurer or insurance agent to the applicant on an electronic device, including a cellular phone or any other type of portable electronic device, but shall not include a photographic copy of a paper insurance card on a portable electronic device; and
 - (b) The county clerk may require the applicant to email the electronic insurance card to the clerk, and the clerk may print a copy of the card for the clerk's records.

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History: Amended 2025 Ky. Acts ch. 39, sec. 2, effective January 1, 2027. -- Amended 2013 Ky. Acts ch. 83, sec. 2, effective June 25, 2013. -- Amended 2005 Ky. Acts ch. 24, sec. 1, effective June 20, 2005. -- Created 2004 Ky. Acts ch. 130, sec. 3, effective July 13, 2004.