TO: All Law Enforcement Officials
FROM: Raymond P. Martinez, Chairman and Chief Administrator
DATE: March 21, 2017
SUBJECT: Insurance Identification Cards – Electronic Versions Now Acceptable

The Motor Vehicle Commission (“MVC”) has received a number of inquiries concerning electronic versions of the insurance identification card that is required to be in the possession of New Jersey motorists.

New Jersey law mandates that every driver or operator of a motor vehicle have in his/her possession a registration certificate and an insurance identification card when he/she is operating a motor vehicle on the roadways of this State (N.J.S.A. 39:3-29).

In New Jersey, the insurance identification card may now be displayed or provided in either paper or electronic form. For these purposes, “electronic form” means the display of images on an electronic device, such as a cellular telephone, tablet or computer. Paper insurance card specifications have not changed.

According to the statute (N.J.S.A. 39:3-29) the use of a cellular telephone, tablet, computer or any other electronic device to display proof of insurance does not constitute consent for a police officer or judge to access any other contents on the device.