

Insurance Requirements

I am registering a vehicle for the first time in North Dakota. Is automobile insurance mandatory?

Yes, but this is not enforced through vehicle registration. State law requires that each motor vehicle carry a minimum of \$25,000 per person, \$50,000 per accident for bodily injury and \$25,000 per accident for property damage. A person may not drive, or the owner may not cause or knowingly permit to be driven, a motor vehicle in this state without a valid policy of liability insurance to include the no-fault, in effect. Upon stopping a motor vehicle for any other statutory violation, a law enforcement officer, who is authorized to issue traffic citations, shall verify that the insurance card is in the motor vehicle.

Can I maintain my current policy issued in my previous state of residence?

No. The minimum required insurance must be issued through a North Dakota agent with an insurance company licensed to transact business in the state of North Dakota. Ask your agent to transfer your current insurance to North Dakota when you register a vehicle in North Dakota. This is required to assure that your policy is properly rated due to the different rate system amongst the states.

I am a Canadian resident, temporarily residing in North Dakota as a student, completing my education. Will my current policy contain the requirements necessary for North Dakota?

Most Canadian insurance policies do not include the no-fault coverage. You would need to contact your agent and make certain the no-fault requirement is included within your current policy for the time you are in North Dakota as a student.

What vehicles are required to carry a liability insurance policy?

All vehicles with a current registration tag used on any public street, road, highway or off-highway are required to have a liability insurance policy in effect.

What if I fail to keep insurance on my vehicle(s) that I have registered in North Dakota?

The Motor Vehicle Division is authorized to suspend or revoke your vehicle tags and registration until proof of North Dakota insurance is provided.

I live outside North Dakota for six months a year. When I am not in North Dakota, my vehicle is in storage and is not used. Must I maintain automobile insurance?

Any vehicle holding a valid North Dakota tag and registration must be covered by a North Dakota insurance policy throughout the entire registration period. No insurer may exercise its right to cancel a policy unless a written notice of cancellation is mailed or delivered to the named insured at least twenty days prior to the cancellation if the period of cancellation is for more than thirty days. The insured is held personally responsible if they allow someone to operate the vehicle during the cancellation period.