

TOWN OF PLATTEVILLE NOTICE REGARDING PROOF OF INSURANCE

You have been charged with **FAILURE TO PROVIDE PROOF OF INSURANCE**. If you are able to provide proof that you had valid insurance on the date and time of the violation, your charge for Failure to Provide Proof of Insurance may be dismissed. In order for the Prosecutor to accept proof of insurance and dismiss the insurance violation, you need to provide the following **PRIOR** to your court date:

A letter from the Insurance Company on their letterhead indicating the following:

- 1) The insurance for the vehicle listed on the summons was valid on the date and time of the violation; **and**
- 2) The person driving the vehicle was an insured driver on the date and time of the violation, or the person driving is not an excluded driver on the valid policy, and the policy holder has authority to authorize the cited driver to operate the vehicle; **or**
- 3) The cited driver had a valid Broadform policy in the name of the cited driver, and the Broadform policy was valid on the date and time of the violation.

The Prosecutor **does not follow** the "12:00 a.m. Rule" on policies, and if coverage was put in place on the same date as the violation, the letter must be clear as to the time the insurance policy was purchased.

The Prosecutor **does not accept** insurance cards, billing statements, or policy declarations as proof of insurance. The above-referenced insurance letter must be provided.

Providing the insurance letter **does not excuse your appearance on the date indicated on your summons**. The Prosecutor will review your insurance letter on your court date. If the Prosecutor accepts insurance letter, the Prosecutor will dismiss the charge for Failure to Provide Proof of Insurance. If that was the only charge on the ticket, your case will be dismissed. If there are additional charges on the ticket, you will be advised of your rights and options on your appearance date.

Insurance after the fact: If you were **not covered on the date and time of the violation**, but you **are covered on the date of your court appearance** (regardless of whether the insurance is on the vehicle that was cited or another vehicle) and you can provide proof of that coverage, the Court may cut your fine in half.

If you are unable to provide your insurance letter prior to your court date, you may request a continuance to obtain the required letter.