



Financial Responsibility

The N.C. General Assembly has enacted legislation to require some (but not all) driver license applicants in North Carolina to submit proof of automobile liability insurance coverage in order to obtain a North Carolina driver's license.

Proof of liability insurance coverage applies to those:

- applying for an original license, including transfers from out of state;
- whose licenses are being restored after revocation or suspension; or
- awarded a "Limited Privilege" license by the court.

Note: Certification of liability insurance coverage must be submitted on DMV Form DL-123, or an original liability insurance policy, binder or certificate of insurance.

These documents must show:

- applicant's name;
- effective date of policy;
- expiration date; and
- date the policy was issued

Note: Form DL-123, binders and certificates are valid only for 30 days from the date of issuance and must be from an insurance company licensed to do business in North Carolina.