

Georgia Car Insurance

Georgia is a rare state that requires you to have car insurance, but does not require that you show your insurance card as your proof of insurance.

Learn more about Georgia's auto insurance requirements, options for additional coverage, programs, rates, and discounts.

Policy Requirements

In Georgia, you are required to have liability insurance to help pay for injuries or damages you might cause to someone else as a result of a car accident. You'll need to have proof of this insurance in order to register your car in GA.

Your Georgia car insurance policy must have the following minimum coverage amounts:

- Bodily injury liability:
 - \$25,000 per person.
 - \$50,000 for multiple people in an accident.
- Property damage liability:
 - \$25,000 for one incident

Optional Car Insurance

Most companies that offer insurance in Georgia also offer additional coverage.

When comparing car insurance quotes, ask about the following optional types of insurance:

- Collision – This coverage will pay for damages to your car due to traffic accidents.
- Comprehensive – This coverage will pay for non collision-related damages to your vehicle, such as damages incurred due to vandalism.
- Medical and funeral services.
- Uninsured drivers.
- Rental car.

NOTE: While Georgia law does not require you to purchase collision and comprehensive insurance, your finance company or bank will require you to have these coverage types if you are paying a loan or lease on your car.

Georgia Proof of Insurance

In Georgia, a car insurance ID card cannot be accepted as your proof of insurance. Instead, all government agencies, including law enforcement officers performing a traffic stop, can check the Georgia Electronic Insurance Compliance System (GEICS) to electronically verify that you have valid car insurance.

It is your car insurance carrier's responsibility to report your car insurance status to the GEICS database.

Make sure that you check your card to make sure all your information is correct. If the information is not correct on your card, it is probably incorrect with the GEICS. This can lead to problems verifying your insurance.

If you notice wrong information, contact your car insurance carrier to make sure any misinformation is fixed.

Also remember that your car insurance card still needs to be carried in case of an accident so you can exchange information with the other driver(s).

Driving Without Car Insurance

Through GEICS and the Georgia Registration and Title Information System (GRATIS), the Georgia Department of Driver Services (DDS) will be informed of any change in your car insurance status.

If your car insurance is canceled and you do not replace it, the DDS will send you a notice to comply with Georgia's car insurance laws, and the possible penalties you will face if you don't. Such penalties include fines and driver's license suspensions.

You will not be able to register your car or renew your car's registration in Georgia if GEICS shows that you do not currently hold an auto insurance policy.

Driver's License Suspensions

If your GA driver's license is suspended because you didn't have car insurance, you can get your license reinstated after your first offense by:

- Waiting until your driver's license has been suspended for a minimum of 60 days.
- Purchasing at least the minimum auto insurance coverage required in GA.
- Paying a reinstatement fee of:
 - \$200 by mail to:
Department of Driver Services (DDS)
Validation Unit
Post Office Box 80447
Conyers, GA 30013
 - \$210 in person at your local DDS office.

To have your driver's license reinstated after your second offense of not holding the required insurance, you must:

- Wait for your driver's license to be suspended for at least 90 days.
- Purchase car insurance and have your car insurance carrier file a Georgia Safety Responsibility Insurance Certificate (SR-22A).

- Pay a reinstatement fee of:
 - \$300 by mail (use the address above).
 - \$310 in person at your local DDS office.

As of September 2013, you cannot pay your driver's license reinstatement fees online if your driver's license was suspended because you didn't have car insurance.

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