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PRESS RELEASE

PROOF OF MOTOR VEHICLE INSURANCE DURING COVID-19 PANDEMIC: CERTIFICATE OF INSURANCE

In an effort to ensure that motorists adhere to the requirement of holding compulsory third-party motor vehicle insurance during the COVID 19 pandemic, the general insurance companies in Belize will be providing continued service, whether by limited office interactions or only by non-face-to-face contact, including telephone, email or *WhatsApp* communication.

Insurers will require that clients/policyholders provide the required documents for processing the application of insurance including copies of identification, licensing and title ownership and pay their premium. Any person, for the purpose of obtaining the issue of a certificate of insurance makes any false statement or withholds any material information, is guilty of an offence and is liable on summary conviction to a fine not exceeding four hundred dollars or to imprisonment for a term not exceeding six months, or to both such fine and term of imprisonment.

Once an application has been approved, the Insurers will issue the certificate of insurance and insurance disc by electronic means in a PDF version which the policyholder can print or hold as an image on his/her telephone for presentation to Law Enforcement (Police or Transport Officer) if requested at any checkpoint or at any time while the Law Enforcement Officer is in uniform. If any person issues a certificate of insurance which is to his knowledge false in any material particular, he is guilty of an offence and is liable on summary conviction to imprisonment for a term not exceeding six months or to a fine not exceeding four hundred dollars, or to both such fine and term of imprisonment.

Motorists are reminded that the onus of ensuring that the vehicle is insured rests with the Registered Owner of the vehicle and that proof of insurance must be provided to any Law Enforcement Officer in uniform (Police or Transport).

The general public is reminded of section 13 of the Motor Vehicle Insurance (Third Party Risks) Act which provides for fines and conviction where persons, with the intention to deceive – forges within the meaning of the Criminal Code or alters, or uses or lend to or allows to be used by any other person a certificate of insurance or makes or has in his possession any document so closely resembling such certificate of insurance as to deceive he shall be guilty of a misdemeanour and shall be liable to conviction on indictment to imprisonment for two years.

The Electronic insurance policies issued in PDF will only be done for the period of the COVID-19 Pandemic and in the first instance for the months of April to June 2020.

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