

FACT SHEET - #9b

SUBJECT: POV Liability Insurance Requirement

1. **PURPOSE.** To provide information on the requirement for soldiers to maintain POV liability insurance.

2. **FACTS.**

a. Soldiers registering POVs on Fort Knox are required to have liability insurance. Soldiers without insurance may not register or operate their vehicles on post. Liability insurance covers the costs of medical expenses and repairs to vehicles.

b. Some soldiers buying POVs on credit are not purchasing insurance on their own, but are instead paying for insurance arranged by their lender. Normally, insurance furnished by the lender protects only the lender's interest. This insurance often does not include liability insurance for the soldier.

c. Soldiers registering their vehicles in Kentucky are required to provide proof of insurance before they can register their vehicles. They must have insurance coverage to include liability insurance. Insurance covering only the value of the vehicle will not qualify.

d. The soldier must carry proof of this insurance, either in the form of an insurance ID card or a copy of the policy, whenever driving. Failure to have this proof can result in the soldier's license being suspended until proof can be provided and a reinstatement fee is paid to the Department of Motor Vehicles.

3. POC is the Administrative Law Division at 4-7414/4668.

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