

### **19A NCAC 03C .0303    TERMINATION NOTICES**

(a) North Carolina Notice of Termination Form FS-4 shall be used to notify the Commissioner of the Division of Motor Vehicles of termination of motor vehicle liability insurance. The form shall be supplied by the insurer and must include the name and address of the insured owner; year, make, and identification number of the vehicle for which the notification is made; termination date of policy; inception date of policy; date of preparation of the FS-4. Notices of termination of policies covering multiple listed vehicles require a Form FS-4. A schedule of vehicles on same policy may be attached to an FS-4.

(b) Insurers shall notify the Commissioner of the North Carolina Division of Motor Vehicles immediately upon the effective date of termination, cancellation, or deletion of a motor vehicle from a motor vehicle liability insurance policy. Notification to the Commissioner is not necessary if a vehicle is deleted from a policy and replaced with another vehicle or is insured under a fleet policy by the same insurer. A fleet policy is defined as a policy with five or more vehicles which are not listed individually by year, make, model or identification number.

- (1) The notification of cancellation, termination, or deletion of a vehicle from a policy shall be on a form approved by the Commissioner of the North Carolina Division of Motor Vehicles. The form shall be designated as a FS-4 and shall reflect the following:
  - (A) name and address of insured;
  - (B) name of insurance company and code number;
  - (C) year, make and identification number of vehicle; multiple vehicles on same policy may be attached to one FS-4;
  - (D) termination date;
  - (E) inception date;
  - (F) date prepared;
  - (G) signature or a facsimile signature, which may be pre-printed or stamped, of authorized representative of insurance company;
  - (H) color: red;
  - (I) size: 7" width x 4 1/4" height; and
  - (J) must be typed or computer generated.
- (2) Insurers shall notify the Commissioner of the North Carolina Division of Motor Vehicles in the following instances:
  - (A) If a termination of liability insurance (FS-4) was issued to the North Carolina Division of Motor Vehicles and the insured was reinstated or renewed, the insurer must inform the Division with an FS-1 certificate of insurance, provided such reinstatement or renewal has occurred without any lapse in coverage. An agent representing an insurance company may issue the notification if authorized to do so by the company.
  - (B) An agent representing an insurance company may issue notification if authorized to do so by the company. FS-1's shall be issued upon request from the insured, Division of Motor Vehicles, or to reinstate with no lapse in coverage.
  - (C) When an insurance company terminates a policy and issues another policy, without a lapse, no FS-4 is necessary. The insurance company shall issue a FS-1 showing continuous coverage.
- (3) The certificate of insurance notice shall be on a form approved by the Commissioner of the North Carolina Division of Motor Vehicles. The form shall be designated as a FS-1 and shall reflect the following:
  - (A) name and address of insured;
  - (B) name of insurance company and code number;
  - (C) year, make and identification number of vehicle; multiple vehicles on same policy may be attached to a FS-1;
  - (D) policy number;
  - (E) policy effective date;
  - (F) date prepared;
  - (G) signature or facsimile signature of authorized representative; may be pre-printed or stamped;
  - (H) color: purple/red;
  - (I) size: 7" width x 4 1/4" height; and
  - (J) must be typed or computer generated.

- (4) Insurers may arrange with the Division of Motor Vehicles for notices to be submitted through exchange of electronic data media. If this procedure of reporting is selected, Division of Motor Vehicles will not have available a hard copy of submitted notices.

*History Note: Authority G.S. 20-39; 20-279.2; 20-279.22; 20-279.29; 20-309; 20-316; 20-316.1; Eff. July 1, 1978; Amended Eff. December 1, 1993; November 1, 1991; October 1, 1984; February 1, 1982; Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. September 22, 2018.*