

# Registrar of Motor Vehicles

## Approval of Electronic Proof of Automobile Insurance



This is to advise that, pursuant to section 279 of the *New Brunswick Motor Vehicle Act*, effective February 1, 2023, the Registrar of Motor Vehicles has approved the use of an electronic version of the motor vehicle liability insurance card (commonly known as the “Pink Card”).

Insurers in New Brunswick may now issue an insurance card in electronic format to their policyholders, with the policyholder’s consent, that meets the specifications set out below. The driver of a motor vehicle may now show proof of insurance using an electronic mobile device.

### Customer Choice

Consistent with the *Electronic Transactions Act*, the customer must consent to receive the electronic insurance card. Insurers or their agents must advise customers that use of the electronic insurance card is optional.

If requested by the customer at any time, the insurer must provide a paper version of the insurance card in addition to the electronic insurance card at no additional cost.

Offering electronic insurance cards is optional for insurers. Insurers are not required to make an electronic insurance card available to their customers.

### Caution to Customers

Insurers or their agents must provide customers with sufficient information to allow them to make an informed choice about whether to request an electronic insurance card, either instead of, or in addition to, a paper version.

Prior to issuing an electronic insurance card to a customer, insurers or their agents must advise the customer of the following risks and limitations:

- Power outages or diminished cellular services may limit the availability and accessibility of an electronic insurance card on demand;
- An electronic insurance card may not be accepted in other jurisdictions if the customer is travelling outside of New Brunswick;
- By choosing to receive an electronic insurance card, the customer is assuming any risk of loss or damage occurring to an electronic mobile device when given to a third party who

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has authority to request proof of insurance; for example, any damage that may result during the use and inspection of the electronic insurance card by law enforcement or Service New Brunswick.

Customers who choose an electronic insurance card may wish to carry a paper version as a back up.

### Protection of Privacy

Insurers and their agents must respect all existing federal and provincial privacy, anti-spam and electronic transactions laws, including the *Electronic Transactions Act* and the *Personal Information Protection and Electronics Documents Act (PIPEDA)*.

An electronic insurance card must not include features that monitor, collect, use or disclose personal information, including location tracking, without the customer's knowledge and express consent in accordance with PIPEDA.

### Instructions for Insurers

Insurers opting to provide an electronic insurance card to their customers must ensure that:

- The electronic insurance card has the same data fields, wording and overall appearance as the paper version of the insurance card, including being pink in colour. However, unlike the approved paper version, inclusion of the provincial and territorial shields as background is optional for the electronic insurance card;
- The technology produces a secure electronic version of the insurance card that cannot be altered or edited and must include delivery and access methods that minimize the potential for fraud and unauthorized access;
- The electronic insurance card is downloadable and can be stored in a secure manner on an electronic mobile device;
- The electronic insurance card can be viewed using lock screen capability;
- The electronic insurance card can be emailed or transferred by the customer to others.



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Insurers must provide customers with clear instructions on how to access and use the electronic insurance card, including how to lock the screen, as well as any technical requirements or limitations.

### Transition Period

Where a customer requests an electronic card, insurers must continue to provide customers with a paper insurance card in addition to an electronic card for one year from the date of this Bulletin. This transition period will allow consumers, stakeholders and regulators to evaluate the usage of the electronic insurance card.

Following the transition period, the customer may choose a paper insurance card, an electronic insurance card or both.

For more information, contact:

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