

New Jersey's auto insurance photo inspections—what car owners need to know

Why do I need to know about the auto insurance photo inspections?

Because an important part of your insurance coverage could lapse if you fail to have your car inspected.

What is an insurance inspection?

The auto insurance photo inspection program is designed to keep your premiums lower by preventing fraud. The program means you may be required to have your car inspected and photographed by a representative of your insurance company.

Is there a penalty for not having my car inspected?

Yes. If your car requires inspection but you do not have the inspection done, some important policy provisions will be voided. These are provisions that protect you in case your car is damaged or stolen. It is important to have your car inspected on time.

Which cars have to be inspected?

Not necessarily. Your insurance company is allowed to waive inspection for certain vehicles. Also, if you purchase a brand-new car, you may be able to furnish certain documents you get from the auto dealership instead of having an inspection.

How will I know if I must have my car inspected?

Your agent or your insurance company will tell you if you are subject to inspection. They also will let you know when and where to have the inspection performed.

How long will I have to get my car inspected?

Typically, you will have seven days from the time you are notified to get an additional inspection. In some cases, coverage may be suspended if your car is not inspected until the next business day, so do not delay in getting your car inspected.

Is an inspection the same as the car safety and auto emissions inspection required under the motor vehicle laws?

No. The two are entirely different.

Is there a charge for the inspection?

No. There can be no charge to the car owner. Your insurance company pays for the inspection.

Is this a requirement that the insurance company decided to

The inspection requirement is found in N.J.A.C. 17:3-36.6, a section of New Jersey state regulation dealing with auto insurance. Lawmakers believe it will help prevent the cost of fraudulent claims from being passed along to honest policyholders.

How can it do that?

There are a number of fraudulent practices that the inspections can detect. For example, some people insure nonexistent cars, report them stolen and submit phony claims. The cost of these scams has become great enough to prompt lawmakers to enact the inspection requirement.

I feel like I am being penalized because others are dishonest. What can I do about this?

Unfortunately, too many people think insurance fraud is a victimless crime. But fraud inflates everyone's insurance premiums. You can help by fighting the attitude that only insurance companies get hurt by phony claims. Really, it is the honest policyholder who pays.

