

§ 7-320. *Alternate methods of giving proof.*

(a) *Proof of financial responsibility when required under this subtitle, with respect to a vehicle or with respect to a person who is not the owner of a vehicle, may be given by filing:*

(1) *A certificate of insurance as provided in section 7-321 or section 7-322;*

(2) *A surety bond as provided in section 7-327;*

(3) *Deposit of money or securities as provided in section 7-330;*
or

(4) *A certificate of self-insurance, as provided in section 7-503, supplemented by an agreement by the self-insurer that, with respect to accidents occurring while the certificate is in force, he will pay the same amounts that an insurer would have been obliged to pay under an owner's motor-vehicle liability policy if it had issued such a policy to said self-insurer.*

(b) *The establishment of financial responsibility as required by this subtitle may be evidenced to the department or the Public Service Commission as the case may be, by there being filed therewith a duly authenticated certificate of the insurance carrier or surety company, as the case may be, that there has been issued a policy of insurance or a surety bond in accordance with the provisions of this subtitle, or a certificate of the Treasurer of the State of Maryland that money or securities have been deposited in accordance with the provisions of this subtitle.*

(c) *The certificate or certificates relative to an insurance policy or a bond shall contain information the department or the Public Service Commission, as the case may be, requires.*

§ 7-321. *Certificate of insurance as proof.*

Proof of financial responsibility for the future may be furnished by filing with the department the written certificate of any insurance carrier duly authorized to do business in this State certifying that there is in effect a motor-vehicle liability policy for the benefit of the person required to furnish proof of financial responsibility. The certificate shall give the effective date of the motor-vehicle liability policy, which date shall be the same as the effective date of the certificate, and shall designate by explicit description or by appropriate reference all vehicles covered thereby, unless the policy is issued to a person who is not the owner of a motor vehicle.

§ 7-321.1. *Unlawful to operate vehicle not covered by proof of financial responsibility.*

(a) *When proof of financial responsibility is required under this subtitle, and proof is filed with and accepted by the department, applying to motor vehicles owned by the person filing the proof, it shall be unlawful for the person to operate any other motor vehicle within this State, unless or until the other vehicle be specifically designated or appropriately referred to in the proof filed. The department shall endorse notice of the restriction upon the driver's license of the person. A person whose license is so restricted may have the restriction removed by filing proof of financial respon-*