insurance-sosua FAQ : Does the Car Insurance pay if I do not have a Dominican driver license?

The traffic law (Ley No. 241) of the Dominican Republic determines in Art. 29, that every person needs a driver license who participates in the public road system. The Art. 30 explain that a foreign license is valid for 3 month (international license 6 month).

The insurance law for traffic (Ley No. 4117) obligates in Art. 1 that every owner of a vehicle has to have an valid liability insurance for their vehicle. The Art. 10 shows that if judged guilty by the juristic authorities, the insurance company has to pay every damage or injury of third party till the cover of the insurance.

Nevertheless by violence of the Law 241, Art. 30 the insurance is not obligated to pay the damage of the owner!

Insurance never has to pay the damage of the other party if they are violating the law!

To get a Dominican driver license you need to have a Cedula, which comes with the residence permit. The Recidencia is an obligation for every foreigner who stays more than 3 month in the Dominican Republic.

CONCLUSION: The Insurance companies are not obligated to provide coverage if the Diver license is expired do the Law No 241.