

Cherokee Nation Code Annotated

Title 68: Revenue and Taxation

Chapter 9: Motor Vehicle Licensing and Tax

§ 1358. Operation of motor vehicle within Cherokee Nation

Cite as: 68 CNCA § 1358

A. Every operator of a vehicle upon the public streets, alleys, roadways or highways within the reservation boundaries shall have in their possession a currently valid United States, state or territorial driver's license and shall exhibit such license to any law enforcement officer upon request.

B. Every owner and/or operator of a vehicle operated upon the public streets, alleys, roadways or highways within the reservation boundaries shall maintain with an Oklahoma insurance company or surety company a liability insurance policy or bond, to cover any liability arising from a collision or an accident involving such motor vehicle, with limits, exclusive of interest and costs, of not less than Ten Thousand Dollars (\$10,000.00) because of bodily injury to or death of one (1) person in any one (1) collision or accident and, subject to said limit for one (1) person, not less than Twenty Thousand Dollars (\$20,000.00) because of bodily injury to or death of two or more persons in any one collision or accident, and not less than Ten Thousand Dollars (\$10,000.00) because of injury to or destruction of property of others in any one collision or accident. This requirement shall not apply to any operator if the owner of such vehicle has insurance with the foregoing minimum limits that covers the operator while he or she is operating the vehicle.

C. Every owner of a vehicle registered with the Nation pursuant to the provisions of this Act shall carry in such vehicle at all times a current owner's security verification form identifying the vehicle, which form must be issued by an insurance company or surety company and shall produce such form upon request for inspection by any law enforcement officer or representative of the Commission and, in case of a collision or accident, the form shall be shown upon request to any person injured by said collision or whose vehicle or property has been damaged by said collision. Said form shall not be valid or sufficient unless issued by an insurance carrier authorized to transact business in the State of Oklahoma. Provided, however, that residents of other states operating a vehicle registered in another state, territory or an Indian tribe from another state must have in effect liability insurance or other coverage, together with proof of same, as is required under the financial responsibility laws of the state, territory or Indian tribe where the vehicle is registered, or liability insurance coverage or other forms of financial security, and proof thereof, that meet the requirements of Oklahoma financial responsibility laws applicable to non-residents.

D. The following shall not be required to carry an owner's or operator's security verification form or an equivalent form during operation of a vehicle and shall not be required to surrender such form for vehicle registration purposes:

1. Any vehicle owned or leased by the federal, state, territory or tribal government, or any agency or political subdivision thereof;
2. Any vehicle bearing the name, symbol or logo of a business, corporation or utility on the exterior whose business, corporation or utility has a deposit, bond, self-insurance or fleet policy on file with the Commission in an amount that meets the minimum limits of subsection (B) of this section, or the financial responsibility laws of the State of Oklahoma, whichever amount is greater, or
3. Any vehicle not required to carry such security verification form under the provisions of 47 O.S. § 7-602, as amended, replaced or recodified from time to time.

Historical Data

LA 01-01, eff. March 12, 2001. Amended LA 05-08, eff. May 18, 2008; LA 27-13, eff. October 31, 2013. Amended LA 45-24, eff. December 20, 2024.