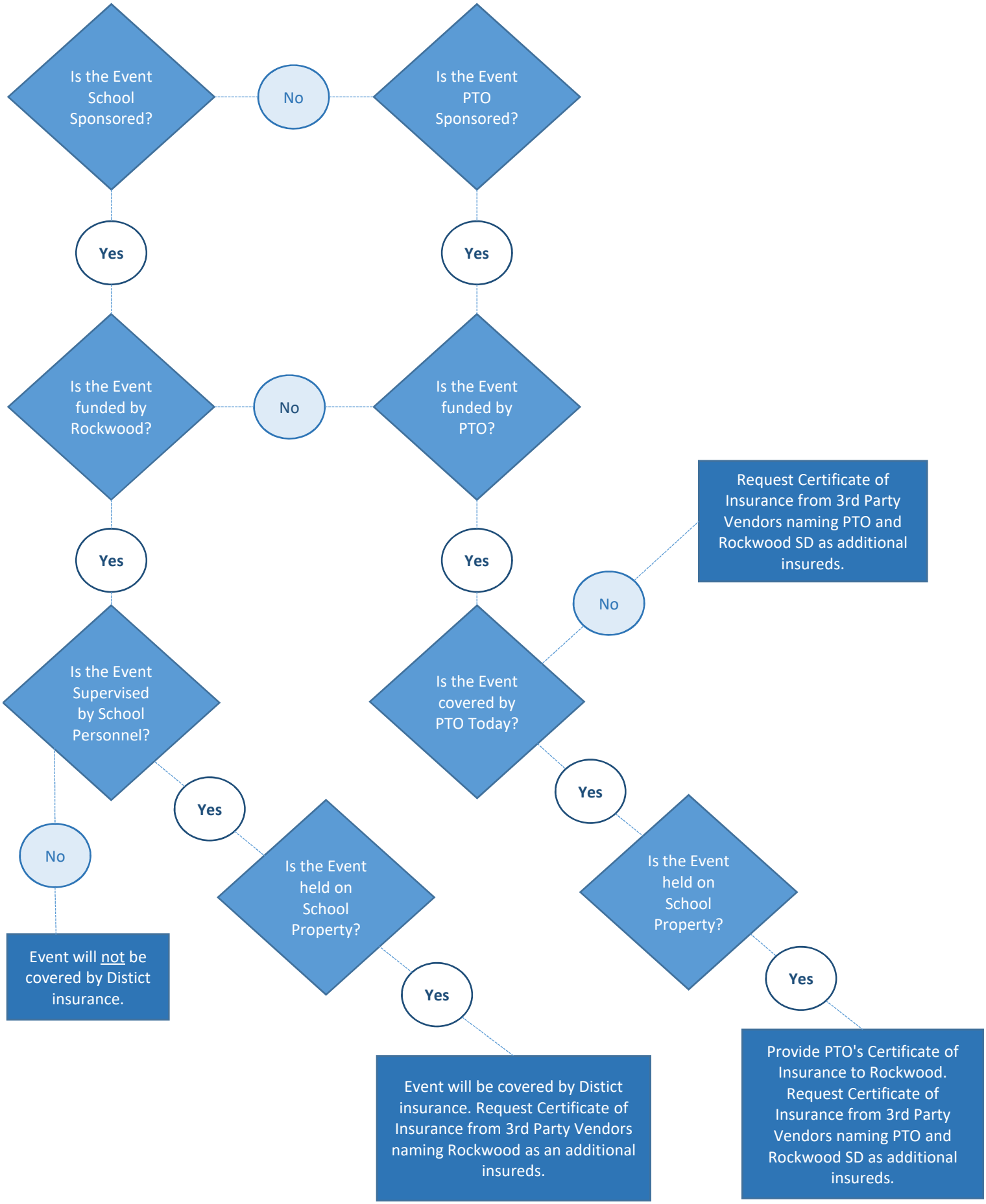Proof of Insurance Requirements