



Facts you should know about Nevada's Insurance Verification Program

The State of Nevada requires all vehicles currently registered to maintain Nevada liability insurance during the entire registration period, even if the vehicle is not being used. The following information will help you understand Nevada law (NRS 485.185), as it relates to the Insurance Verification Program. If you have a question we have not addressed, please contact us at 1-800-344-0483 or (775) 684-4850.

How much insurance am I required to carry on my vehicle?

Insurance must meet the minimum requirements of \$15,000 for bodily injury or death of one person in any one accident; \$30,000 for bodily injury or death of two or more persons in any one accident; and \$10,000 for injury to or destruction of property of others in any one accident.

How will DMV know if I don't have insurance?

Insurance companies licensed to do business in Nevada are required to report, on a monthly basis, all new or terminated insurance policies.

How does the program work?

Once a vehicle has been registered, the verification process begins. If a vehicle is identified as possibly uninsured, a request is sent to you to obtain insurance information for specified dates. When the Department receives the information, it is forwarded to the insurance company for verification. If the insurance company verifies coverage the process ends. If the insurance company denies coverage, or the registered owner does not respond, the vehicle registration will be suspended. The owner is notified the license plates must be surrendered. It is unlawful to operate a vehicle without insurance.

If you receive a verification request, it is a time sensitive document. Complete and return it immediately.

If my registration is suspended, how can I get it reinstated?

Per NRS 485.317, the owner must provide current proof of insurance and pay a reinstatement fee of \$250. If the owner completes a "Dormant Vehicle Affidavit" or has extenuating circumstances and provides documentation to the satisfaction of the department the vehicle was dormant and not driven during the period in question, the fine may be reduced to \$50. Current proof of insurance, valid within the



Facts you should know about Nevada's Insurance Verification Program

The State of Nevada requires all vehicles currently registered to maintain Nevada liability insurance during the entire registration period, even if the vehicle is not being used. The following information will help you understand Nevada law (NRS 485.185), as it relates to the Insurance Verification Program. If you have a question we have not addressed, please contact us at 1-800-344-0483 or (775) 684-4850.

How much insurance am I required to carry on my vehicle?

Insurance must meet the minimum requirements of \$15,000 for bodily injury or death of one person in any one accident; \$30,000 for bodily injury or death of two or more persons in any one accident; and \$10,000 for injury to or destruction of property of others in any one accident.

How will DMV know if I don't have insurance?

Insurance companies licensed to do business in Nevada are required to report, on a monthly basis, all new or terminated insurance policies.

How does the program work?

Once a vehicle has been registered, the verification process begins. If a vehicle is identified as possibly uninsured, a request is sent to you to obtain insurance information for specified dates. When the Department receives the information, it is forwarded to the insurance company for verification. If the insurance company verifies coverage the process ends. If the insurance company denies coverage, or the registered owner does not respond, the vehicle registration will be suspended. The owner is notified the license plates must be surrendered. It is unlawful to operate a vehicle without insurance.

If you receive a verification request, it is a time sensitive document. Complete and return it immediately.

If my registration is suspended, how can I get it reinstated?

Per NRS 485.317, the owner must provide current proof of insurance and pay a reinstatement fee of \$250. If the owner completes a "Dormant Vehicle Affidavit" or has extenuating circumstances and provides documentation to the satisfaction of the department the vehicle was dormant and not driven during the period in question, the fine may be reduced to \$50. Current proof of insurance, valid within the



Facts you should know about Nevada's Insurance Verification Program

The State of Nevada requires all vehicles currently registered to maintain Nevada liability insurance during the entire registration period, even if the vehicle is not being used. The following information will help you understand Nevada law (NRS 485.185), as it relates to the Insurance Verification Program. If you have a question we have not addressed, please contact us at 1-800-344-0483 or (775) 684-4850.

How much insurance am I required to carry on my vehicle?

Insurance must meet the minimum requirements of \$15,000 for bodily injury or death of one person in any one accident; \$30,000 for bodily injury or death of two or more persons in any one accident; and \$10,000 for injury to or destruction of property of others in any one accident.

How will DMV know if I don't have insurance?

Insurance companies licensed to do business in Nevada are required to report on a monthly basis, all new or terminated insurance policies.

How does the program work?

Once a vehicle has been registered, the verification process begins. If a vehicle is identified as possibly uninsured, a request is sent to you to obtain insurance information for specified dates. When the Department receives the information, it is forwarded to the insurance company for verification. If the insurance company verifies coverage the process ends. If the insurance company denies coverage, or the registered owner does not respond, the vehicle registration will be suspended. The owner is notified the license plates must be surrendered. It is unlawful to operate a vehicle without insurance.

If you receive a verification request, it is a time sensitive document. Complete and return it immediately.

If my registration is suspended, how can I get it reinstated?

Per NRS 485.317, the owner must provide current proof of insurance and pay a reinstatement fee of \$250. If the owner completes a "Dormant Vehicle Affidavit" or has extenuating circumstances and provides documentation to the satisfaction of the department the vehicle was dormant and not driven during the period in question, the fine may be reduced to \$50. Current proof of insurance, valid within the

last 60 days, is required on all reinstatements.

What if I want to cancel my insurance?

- You must cancel your Nevada registration prior canceling your insurance.
- If you sell your vehicle. You must remove the license plates; the license plates **do not** stay on the vehicle. You will receive credit toward registration of another vehicle registered in your name for the unused portion of the canceled registration. The credit depreciates on a daily basis.

Vehicles must be insured by an insurance company licensed in the State of Nevada.

- If you change the name on your insurance policy, you must also change the name on your vehicle registration and title. At least one name must be in common on your vehicle registration and insurance policy.
- You are required to report a change of address to the Department within 30 days to ensure you receive correspondence.
- Your out-of state insurance company may have the same name but is not licensed to do business in Nevada. Use a company doing business in Nevada.

Accidents

If you are involved in an accident that was not investigated by law enforcement, a Report of Traffic Accident (SR-1) must be submitted when there is damage in excess of \$750 or an injury. If you are at fault in an accident, you will be contacted by the DMV. If the vehicle you were operating was not insured, and you were found at fault, your driver's license and/or vehicle registration may be suspended. In order to reinstate your driving and/or vehicle registration privilege, you will be required to pay the claim for injuries and/or damages resulting from the accident or post a security deposit, pay reinstatement fees and carry an SR 22 for three years. For further information, please contact us at (775) 684-4368.

Nevada has a Self- Insurance Program

Nevada has a self-insurance program which may be used in lieu of obtaining liability insurance from an insurance company. You must have 11 or more vehicles registered in the same name to participate in the self-insurance program

Nevada Department of Motor Vehicles
555 Wright Way, Carson City, NV 89711
www.dmvnv.com

last 60 days, is required on all reinstatements.

What if I want to cancel my insurance?

- You must cancel your Nevada registration if you cancel your insurance.
- If you sell your vehicle. You must remove the license plates; the license plates **do not** stay on the vehicle. You will receive credit toward registration of another vehicle registered in your name for the unused portion of the canceled registration. The credit depreciates on a daily basis.

Vehicles must be insured by an insurance company licensed in the State of Nevada.

- If you change the name on your insurance policy, you must also change the name on your vehicle registration and title. At least one name must be in common on your vehicle registration and insurance policy.
- You are required to report a change of address to the Department within 30 days to ensure you receive correspondence.
- Your out-of state insurance company may have the same name but is not licensed to do business in Nevada. Use a company doing business in Nevada.

Accidents

If you are involved in an accident that was not investigated by law enforcement, a Report of Traffic Accident (SR-1) must be submitted when there is damage in excess of \$750 or an injury. If you are at fault in an accident, you will be contacted by the DMV. If the vehicle you were operating was not insured, and you were found at fault, your driver's license and/or vehicle registration may be suspended. In order to reinstate your driving and/or vehicle registration privilege, you will be required to pay the claim for injuries and/or damages resulting from the accident or post a security deposit, pay reinstatement fees and carry an SR 22 for three years. For further information, please contact us at (775) 684-4368.

Nevada has a Self- Insurance Program

Nevada has a self-insurance program which may be used in lieu of obtaining liability insurance from an insurance company. You must have 11 or more vehicles registered in the same name to participate in the self-insurance program

Nevada Department of Motor Vehicles
555 Wright Way, Carson City, NV 89711
www.dmvnv.com

last 60 days, is required on all reinstatements.

What if I want to cancel my insurance?

- You must cancel your Nevada registration if you cancel your insurance.
- If you sell your vehicle. You must remove the license plates; the license plates **do not** stay on the vehicle. You will receive credit toward registration of another vehicle registered in your name for the unused portion of the canceled registration. The credit depreciates on a daily basis.

Vehicles must be insured by an insurance company licensed in the State of Nevada.

- If you change the name on your insurance policy, you must also change the name on your vehicle registration and title. At least one name must be in common on your vehicle registration and insurance policy.
- You are required to report a change of address to the Department within 30 days to ensure you receive correspondence.
- Your out-of state insurance company may have the same name but is not licensed to do business in Nevada. Use a company doing business in Nevada.

Accidents

If you are involved in an accident that was not investigated by law enforcement, a Report of Traffic Accident (SR-1) must be submitted when there is damage in excess of \$750 or an injury. If you are at fault in an accident, you will be contacted by the DMV. If the vehicle you were operating was not insured, and you were found at fault, your driver's license and/or vehicle registration may be suspended. In order to reinstate your driving and/or vehicle registration privilege, you will be required to pay the claim for injuries and/or damages resulting from the accident or post a security deposit, pay reinstatement fees and carry an SR 22 for three years. For further information, please contact us at (775) 684-4368.

Nevada has a Self- Insurance Program

Nevada has a self-insurance program which may be used in lieu of obtaining liability insurance from an insurance company. You must have 11 or more vehicles registered in the same name to participate in the self-insurance program

Nevada Department of Motor Vehicles
555 Wright Way, Carson City, NV 89711
www.dmvnv.com