

What are Connecticut's insurance requirements?

Connecticut law requires that all registered motor vehicles have insurance. Insurance must be maintained at all times when there is an active registration entitling the vehicle to be operated on the public highway. Information concerning the minimum amounts of insurance and other questions relating to automobile insurance may be directed to the Connecticut Insurance Department at (860) 297-3800.

How are insurance violators identified?

Connecticut's mandatory insurance reporting law protects all of us by requiring insurance companies to report records of all cancelled insurance policies. Following a matching process of other active insurance and registration records, vehicles in violation are reported to DMV for administrative action.

Connecticut's Registration Certificate

When you register a vehicle, you must certify insurance coverage. Your signature attests that vehicle insurance will be maintained throughout the registration period. Action must be taken by the DMV if this statement is not honored.

What will happen if I drop insurance on a vehicle or have a lapse of coverage?

Whenever insurance coverage is cancelled, the DMV is notified by the insurance company and the registrant is mailed a "Warning Notice" offering the opportunity to enter into a consent agreement, obtain insurance and

pay a fine of \$200. By doing so, no further action will be taken against the registrant as long as insurance is maintained.

What if I don't respond to the notice?

Failure to comply with the warning notice will result in the mailing of a "Suspension Notice." At that time, a hearing may be requested. An adverse decision following an administrative hearing will result in:

- Suspension of vehicle's registration and/or license.
- Loss of all privileges to renew or register ANY motor vehicle.

How do I keep from being reported to DMV?

If you have an active registration, you must maintain insurance. If you do not intend to operate your vehicle, return your marker plates and either cancel them or place them on hold or you can reduce coverage to comprehensive.

What if I am not using my seasonal vehicle and wish to retain my marker plates?

You can reduce your coverage to comprehensive as long as the vehicle is **not** operated.

What if I don't want to pay insurance while my car is inoperable or being stored?

You must turn your marker plates into any DMV and request they are placed on "hold." At that time, you may then drop all insurance coverage on the vehicle. You may also cancel

your plates and request a refund of your registration fee, if a year or more remains unused, or you can retain your plates and reduce your coverage to comprehensive.

What do I do with my plates when I move out-of-state?

Return your marker plates to a Connecticut DMV and obtain a receipt. This will keep you from being reported as an insurance violator and also stop taxes from accruing. Be sure to request a return plate receipt.

What if my plates were lost or stolen?

Complete an E-159 Lost/Stolen Plate Form available at any DMV branch office or download a form and print it from the internet at (dmvct.org.) Be sure to request a returned plate receipt.

How do I cancel my registration if my plates were turned into the state in which I moved?

Your marker plates are not returned to Connecticut from your new state; therefore, you must provide a letter requesting your registration(s) be cancelled and address be updated for all DMV records.

How do I notify the DMV that a registrant is deceased?

Notify the DMV by providing a copy of the death certificate or obituary and a letter of request to send all future correspondence to the party responsible for the estate.

If I am selling my vehicle and wish to keep my marker plates, what do I do?

Prior to the sale of the vehicle, you may request "suspension of liability," keeping comprehensive coverage on the vehicle. By doing so, you may keep the plates on the car until it is sold, keeping you in compliance with the law. **Please note:** a vehicle cannot be operated with only comprehensive coverage.

Following the sale of your vehicle you must bring your plates in and either place them on "hold" until you are ready to use them again or you may cancel them. Should you have more than a year left on the registration, you may request a one-year refund of unused registration fees. You must maintain insurance coverage on the vehicle until the registration has been cancelled.

When must I provide proof of insurance to the DMV?

- When the vehicle is initially registered.
- When your previous insurer informs the DMV your policy has been cancelled, and the DMV notifies you that proof of insurance is necessary.
- If you are randomly selected and your insurer on record with the DMV cannot verify that you are currently insured.

How do I provide proof of insurance?

In most cases when you are requested to provide proof of insurance coverage, a declaration page or valid, permanent insurance card identifying the vehicle(s) in question are the only acceptable forms of verification. Temporary ID cards, bills or binders are not acceptable.

How would I obtain a new registration following suspension?

- Pay an uninsured motorist penalty for each lapse of insurance - \$200.
- Pay a \$50.00 fine if marker plates are confiscated by law enforcement.
- Either turn in your plates or provide insurance coverage.

Avoid Penalties!

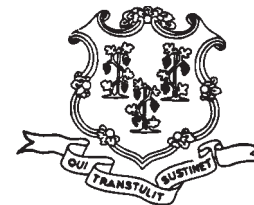
Be sure to return your marker plates and registration immediately to any DMV office and obtain a receipt when you cancel your insurance, sell, or transfer ownership of your vehicle.

How do I contact the DMV?

Department of Motor Vehicles
Insurance Compliance
60 State Street
Wethersfield, CT 06161-4020
Phone: (860) 263-5725



Requirements for Auto Insurance



A Law You Need to Know

Dannel P. Malloy
Governor

Melody A. Currey
Commissioner

State of Connecticut
Department of Motor Vehicles
60 State Street
Wethersfield, CT 06161

ct.gov/dmv