

Car and Driver Information Packet

- Colorado Driver's License
- Colorado Car Insurance
- Emissions Testing
- Title and Registration
- Parking

Colorado Drivers License

To get a Colorado license you must go to the Colorado Division of Motor Vehicles (DMV). Once there you will have to pass an eye test as well as a written exam and a driving exam to be awarded your license. For more information you can also visit their website at <http://www.colorado.gov/revenue/dmv>. The website provides you with information about the Colorado Division of Motor Vehicles and other helpful answers to questions you might have.

What You Need:

As an international student in F-1 status, you will need to bring in your original, valid passport, I-94, and all I-20s. If you have been granted OPT, your I-20 must indicate OPT and you must show a Colorado connection for your OPT.

If you are in J-1 status, you will need to bring in your original, valid passport, I-94 and your DS-2019 indicating stay dates and a Colorado employer or school as the sponsoring entity. If your sponsoring entity is not a Colorado employer or school, you will need an original letter from the initial sponsoring entity listing the Colorado employer or school as the appropriate designee.

Please note, for both F-1 status and J-1 status, if you do not have a Social Security Number, you must first go to the Social Security Office and obtain a letter of denial for your application of a Social Security Number before going to the DMV. Photocopies of documents will **not** be accepted.

OFFICE ADDRESS:
8000 Southpark Lane
Littleton, CO
80110-3468

PHONE: 1-800-772-1213, 720-283-2526
OFFICE HOURS: 9am-4pm, Monday-Friday
WEBSITE: <http://www.ssa.gov>

Cost:

\$21.00, adults age 21 and older, Driver's License is valid for five years.

\$21.00, minors age 16 to 21, Driver's License is valid until 20 days after their 21st birthday.

Fees may be paid with cash, personal check or money orders for **the exact amount only**. Credit cards are not accepted.

Hours:

Monday through Friday from 8 a.m. to 5 p.m. (However, if you are going to take the written exam you need to be there **before** 4:30. The written test will be picked up if you have not completed it by 5:00.)

Testing:

You will need to study before taking the written exam at the DMV. The Colorado Driver Handbook is available for review at all DMV locations in English and in Spanish. You can also access the handbook online at: [Colorado Driver's Handbook resources](#)

For the driving exam you will have to make an appointment with the DMV. This can be done over the phone or in person.

If you choose, you may also attend a private driver's education school. With some schools, this option allows you to waive the practical and written test at the DMV upon completion. Many insurance providers offer discounts on payments if driver's education school is completed. A list of schools and telephone numbers can also be found listed under Drive Testers at the above website.

<http://www.colorado.gov/cs/Satellite?blobcol=urldata&blobheader=application%2Fpdf&blobkey=id&blobtable=MungoBlobs&blobwhere=1228349665692&ssbinary=true>

Motorcycles:

You can add a motorcycle endorsement to your license in two ways:

1. Pass the written test and the driver's test at a driver license office.

Purchase a motorcycle instruction permit and pay the fee to add the endorsement to your license

OR

2. Enroll in a Motorcycle Safety Foundation (MSF) Training course and, after successful completion of the course, present your MSF certification card at a driver license office. When you present your MSF certification card at a driver license office, the written and driving tests are waived. Endorsement to your license is added after paying the fee. Contact the MSF through the Colorado Department of Transportation at 303-757-9466 or go to:

<http://www.dot.state.co.us/TrafficSafety/most/index.cfm>

Closest DMV Locations to DU campus

ATHMAR/DENVER

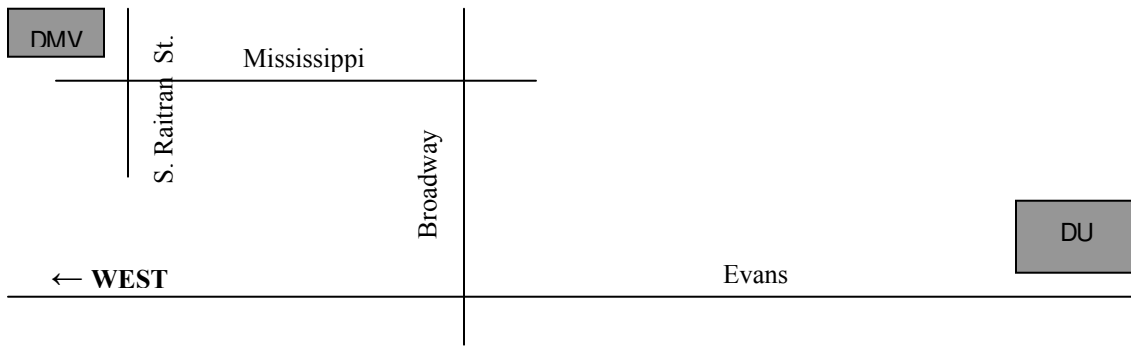
Monday - Friday, 8 a.m. - 5 p.m.

1865 W. Mississippi Ave. #C, 80223

(303) 937-9507

Full service office, limited reinstatements, traffic records, motorcycle drive tests by appointment (weather permitting)

Directions: Go WEST on Evans. At Broadway turn RIGHT. Turn LEFT on Mississippi.



LITTLETON

Monday - Friday, 8 a.m. - 5 p.m.

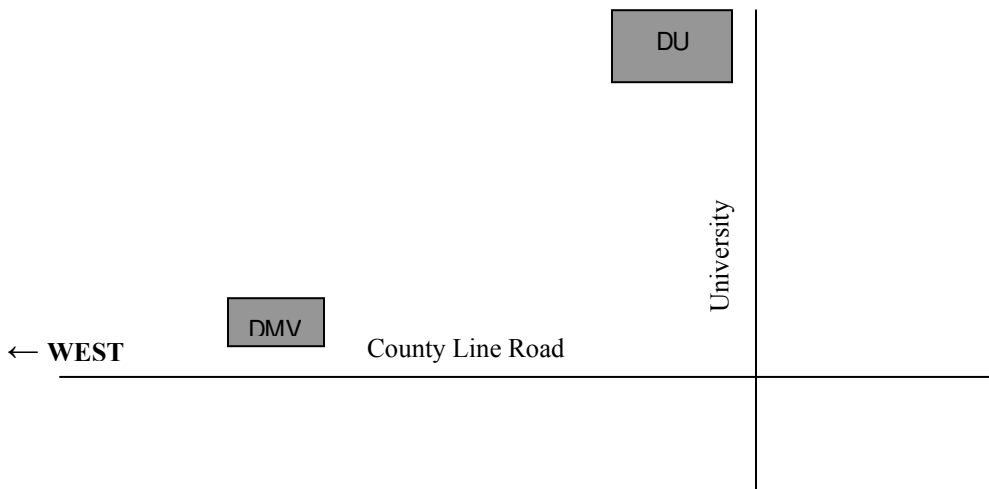
Oakbrook Shopping Center, 311 E. County Line Road, 80126

(303) 795-5954

Renewals, replacements, basic and motorcycle written tests, traffic records

Directions:

Go SOUTH on University to County Line Road. Turn RIGHT on County Line Rd. The DMV is on the right hand side of the road in the first shopping center.



Car Insurance

In the state of Colorado, it is **mandatory to carry liability insurance** on your car at all times. Liability insurance covers only the other person and other property; it does not cover you or your car. **The minimum liability coverage you must have is \$25,000 per person, \$50,000 per two or more persons in any one accident, and \$15,000 in property damage coverage.** Because of the recent repeal of Colorado's no-fault insurance law, motorists are no longer required to purchase personal injury protection. For the average driver over 25 years of age, insurance could cost \$200.00 or more every six months.

Under the old no-fault law, motorists were required to carry Personal Injury Protection (PIP) in addition to the types of coverage listed above. With the repeal of PIP, many insurance agents are encouraging consumers to purchase "**Medical Payments Coverage**" or "**Med Pay.**" Med Pay provides benefits to you and injured passengers in your vehicle regardless of fault, but usually with fewer benefits than the old PIP law. While this may be coverage you wish to purchase, **first check to see if your health insurance will pay your medical bills sustained in an automobile accident.** Many consumers have purchased Med Pay coverage to provide coverage to their passengers who may or may not be covered by their own health insurance policies. If you do not have health insurance, then you should consider purchasing Med Pay coverage.

If you finance your car, you must carry full coverage (which includes comprehensive, collision, liability, and other options you might wish to include such as rental reimbursement, towing reimbursement, etc.) until the lien is no longer in effect. A lien is placed on the car when someone has loaned you money to purchase the car so the title is not in your name but in the name of the person/entity who has actually paid for it.

In order to get the best insurance prices around, you must shop. Be sure to **call several different insurance companies and ask them to give you price quotes.** The best way to find insurance companies is to look in the [yellow pages](#) under Automobiles (Insurance). There are many companies with many different prices, so plan on spending some time on the phone with the companies and comparing what they have to offer.

The insurance company will ask you many questions about you and your driving history. This information includes **type of car, VIN (Vehicle Identification Number**, found on driver's side below the windshield wiper on the outside and on your vehicle registration), **age, marital status, previous record, distance you drive each day**, etc. All these questions help the agent decide what type of insurance you need.

It is your responsibility to ensure you have the type of coverage you need. You must **carry proof of insurance at all times when operating your vehicle.** Should you be stopped by a police officer, if you do not have evidence of insurance in your vehicle and you are not listed in Colorado's automobile insurance database as having insurance, your license is subject to confiscation and suspension. **Evidence of insurance includes the insurance company name, policy number, date of expiration and vehicle covered.**

Insurance providers in the Denver Metro Area

Please note that ISSS does not endorse any of these insurance providers.

Allstate

Charles F. Simmons

Phone: 303-722-0191

Address: 797 S. Pearl, Denver CO 80209

Paul Doherty

Phone: 303-282-1411

Address: 2120 S. Broadway, Denver, CO 80210

Titan Auto Insurance

1-800-347-7930 for the Denver locations

Farmers Insurance Group

Warren Pressler

Phone: 303-393-6777

Address: 1776 S. Jackson #1106, Denver, CO 80210

Richard O'Connell

Phone: 303-756-0163

Address: 1325 S. Colorado Blvd, Ste 202, Denver, CO 80222

Progressive

Alliance General Insurance Agency

Phone: 303-377-1172

Address: 2696 S. Colorado Blvd #330, Denver, CO 80222

Insurance Town & Country

Phone: 303-388-7216

Address: 1735 E. 17th Ave #3, Denver, CO 80218

State Farm

Bob Chapman

Phone: 303-777-3005

Address: 2335 E. Evans
Denver, CO 80210

Jerry Kelly

Phone: 303-777-8000

Address: 1863 S. Pearl St.,
Denver, CO 80210

Emissions Testing

In Denver, a car must pass emissions testing before the owner is allowed to register. Denver is an enhanced program area so a vehicle must be taken to an Air Care Colorado center to be tested properly. Enhanced program areas include the counties of Boulder, Broomfield, Denver, Douglas and Jefferson as well as parts of the counties of Adams and Arapahoe.

If you are bringing into the program area a brand new vehicle that has never been registered in **any state**, you do not need an emissions test. If the vehicle has never before been registered anywhere in the state of Colorado, you **will** need a VIN verification. You can request the VIN verification process at the verification office.

Fees:

For vehicles from 1982 and newer, the cost is \$25.

For vehicles from 1981 and before, the cost is \$15.

VIN verifications are \$15. (If VIN verification is needed, it must be specifically requested)

Cash and checks are accepted in payment. **Credit cards are not accepted.**

Hours of Operation:

Monday through Friday 8 a.m. to 5:30 p.m., Saturday 8 a.m. to 1 p.m.

Closed Sundays and all state holidays.

For more information, call the Air Care Colorado Hotline: **303-456-7090** or visit their website:

<http://www.aircarecolorado.com/>



Directions:

Go WEST on Evans from DU. Turn LEFT on Lipan street to Wesley Ave (go past station). Turn LEFT on Wesley to the station entrance (on north side of street). 2300 South Lipan Street.

Title and Registration

Individual-To-Individual Purchase:

When purchasing a vehicle from an individual, inspect the original title document to **verify the seller's name**. The buyer needs to ensure that the title is a *clear* title. To do this, look at the front of the title document, under the first or second lien holder sections. A *clear* title will:

- have no assignments in these sections, or
- the assignment(s) will be released by a signature to the right of the lien holder information.

Requirements and Statutes:

To obtain license plates and a new title, the purchaser must have:

- a properly assigned title;
- a motor vehicle bill of sale; and
- a valid emissions test

If the seller has an out-of-state title, VIN verification will also be required. This form can be obtained from any licensed emissions station, Colorado dealership or law enforcement officer.

Registration of Your Vehicle:

If you receive a *Title Complete Notice* in the mail, your paperwork has been received and you can register your vehicle. You must bring the notice to the DMV office nearest you.

New or Used Vehicle Purchased from a Dealer:

If you have recently purchased a vehicle from a dealer, you must apply for a Colorado title and vehicle registration in the county where you live.

Cash Purchase

The following list represents an example of the documents the dealer **may** give you when you purchase the vehicle. When you visit a DMV office to title and register your vehicle, **please bring all the documents given to you by the dealer**.

1. The title or Manufacturers Statement of Origin (MSO) properly endorsed by the previous owner.
2. An invoice, Bill Of Sale (MV4) and/or tax receipts (State of Colorado form DR 0024 and Denver County form TD-206) for purposes of documenting sales taxes paid at time of purchase.
3. If the vehicle was previously titled in another state, a Verification of Vehicle Identification form (DR 2087) completed by one of the following will be required:
 - A licensed Colorado emissions testing station;
 - A licensed Colorado motor vehicle dealer; and
 - A Denver Motor Vehicle employee.
4. A current and accurate odometer reading. It may be provided on an Odometer Disclosure Statement (DR 2403) or in the appropriate space on the back of the title verified by the signature of the buyer.
5. State law requires proof of valid vehicle insurance coverage. An insurance card, copy of insurance policy or letter from your insurance company on their letterhead is acceptable

proof. It must include a description of the vehicle including year, make, model, vehicle identification number (VIN), effective date and expiration date of the policy.

6. Denver County requires proof of a valid Colorado enhanced emissions test.
 - If the vehicle is new and has never been titled, the vehicle is exempt from emissions testing for 4 years, or
 - If the vehicle is new but has been previously titled, a new emissions test will be required prior to registration.
7. If the vehicle is being financed (a lien is filed) and you are going to be making payments, an acceptable mortgage document (security agreement) must be provided. The mortgage document must be either an original, carbon copy, or certified copy and must contain the lien holders name and address, amount of the lien, the owner's signature and a description of the vehicle including year, make, model and vehicle identification number (VIN).

Financed Purchase:

When you purchase a vehicle from a dealership and are going to be making payments, the dealer will forward your title paperwork for processing to the motor vehicle office in the county where you reside. The dealer will also provide you with a temporary permit to drive the vehicle while the paperwork is being processed. After the title paperwork has arrived at DMV from the dealership and/or the finance company, the DMV will send a Title Complete Notice or Title Receipt indicating that you can come into one of their offices to register your vehicle.

If you do not receive a Title Complete Notice or Title Receipt within 7-10 days prior to the expiration of the temporary permit, call the DMV Help Line: (303) 376-2200 or go to one of the branch offices do that the status of your title paperwork can be checked.

If you have received a Title Complete Notice or Title Receipt, your title paperwork has arrived at the DMV. Visit one of the branch offices to register your vehicle. Be prepared to pay the appropriate title fees, ownership tax (personal property tax) and applicable sales tax, if any.

Remember to bring all paperwork that the dealership has given you when you visit a DMV branch office to register your vehicle.

Fees:

Only cash, checks or money orders for payment of taxes and fees will be accepted. Please make all checks and money orders payable to **Denver Manager of Revenue**.

For more information about your title and registration visit the DMV site at:

www.denvergov.org/MotorVehicle

Parking

University of Denver

Commuter student parking:

To apply for a commuter student permit – for students who live off-campus and drive to get to the university – you must complete the online application at www.du.edu/parking . You will then be entered into a lottery process where by entrants are randomly awarded a parking permit. You will then be subject to any fees that apply. If you are waitlisted for a permit into a restricted lot, you will be notified by email or phone if you are taken off the waitlist and issued a permit. You must respond to this notification within three days or else forfeit the permit.

Eligibility: Any and all students who are not living on campus;
Graduate teaching assistants;
Graduate research assistants; and
Fraternity and sorority members

Resident Student Parking:

To apply for a resident student permit, you must complete the online application at www.du.edu/parking . You will then be entered into a lottery process where by entrants are randomly awarded a parking permit. You will then be subject to any fees that apply. If you are waitlisted for a permit into a restricted lot, you will be notified by email or phone that your permit has been issued. You must respond to this notification within three days or else forfeit the permit.

Eligibility: Any student living in
A dorm: Johnson-McFarlane, Centennial Halls and Towers, Nelson or Nagel
An on-campus apartment: Aspen, Cavalier, Hilltop, Mesa, Ridgeline or Summit
Apartments
Department of Residence student staff

City of Denver

If you are living-off campus, you may need a residential parking permit to legally park on the street side. Without this permit, your car could be fined, booted or towed if parked in a restricted area or in an unrestricted zone for more than 24 hours. To apply for a permit, contact the **Denver Parking Cashier Office**. They are located at **110 16th Street (corner of 16th and Broadway)**, in the **Petroleum Building # 765**. You will need to visit their office and bring with two documents with you:

1. Your Vehicle Registration; and
2. Proof of Denver Residence (e.g. A phone bill, utility bill, etc)

This office will issue you a parking permit and if you wish, up to two guest permits. There is **no cost** for a city-parking permit. For more information contact the Denver Parking Cashiers Office at 720-913-5365