

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 which allows the vehicle to be operated on public roads. 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 requires insurance companies to report records of all cancelled, lapsed, and active insurance policies. Following a matching process for all reported insurance activity and registration records, any/all 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 on the certificate 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?

A notice of "Suspension of Motor Vehicle Registration" is mailed to the registrant's address on record. Failure to comply with the notice of "Suspension of Motor Vehicle Registration" will result in:

- Suspension of the vehicle's registration.
- The loss of all privileges of the registrant to renew or register ANY motor vehicle.

A hearing may be requested up to 2 days prior to the suspension date. Hearing proceedings are limited to 2 issues:

- Was the vehicle registered to you when the insurance was cancelled?
- Did you continuously maintain insurance throughout the registration period?

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 drive your vehicle; return your marker plates, and either cancel them, or place them on hold, or you can reduce the coverage to comprehensive insurance.

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

As long as the vehicle is garaged/parked and **not** operated, you can reduce your coverage to comprehensive insurance. A registered vehicle with comprehensive only coverage should not be driven on any public road.

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 do one of the following:

- Request the plates be placed on "hold." You may then drop all insurance coverage on the vehicle.
- Cancel your plates and if a year or more remains on your registration, request a refund for the remaining equity on the plates/registration.

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

Return your marker plates to the **Connecticut DMV** and obtain a receipt. This will keep you from being reported as an insurance violator and will also stop municipal taxes from accruing. Be sure to request a returned 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.) fill it out appropriately and 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 will not be returned to Connecticut from your new state; therefore, you must provide a letter requesting your registration(s) be cancelled and that your address be updated for all Connecticut DMV records.

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

Provide to the DMV with a copy of the death certificate or obituary and a letter requesting that all future correspondence be sent to the party responsible for the estate.

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

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, or you may transfer them to a new vehicle.

When must I provide proof of insurance to the DMV?

- When a vehicle is initially registered.
- When your previous insurer informs the DMV that your policy has been cancelled, and the DMV notifies you that proof of insurance is necessary.

How do I provide proof of insurance?

In most cases, a declaration page or valid, permanent insurance card identifying the vehicle(s) and the named insured in question are the only acceptable forms of verification. Letters from Insurance agents/brokers, temporary ID cards, bills, or binders are not acceptable proof of insurance.

How would I obtain a new registration following suspension?

1. Pay an uninsured motorist civil penalty of \$200 for each lapse of insurance, and provide proof of new insurance.
OR
2. Turn in your plates, cancel your registration, and pay an uninsured motorist civil penalty of \$200 for each lapse of insurance

Avoid Penalties!

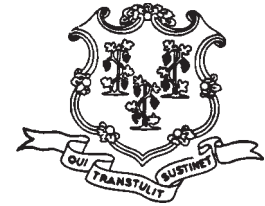
Be sure to return your marker plates and registration immediately to any DMV office and obtain a plate receipt when you cancel your insurance, sell your vehicle, or transfer ownership of your vehicle.

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