

## VEHICLE REGISTRATION INSURANCE REINSTATEMENT GUIDE

Nevada Revised Statute 485.185 requires continuous liability insurance coverage on all active registrations. There is no grace period. Reinstatement fees for an insurance lapse range from \$251 to \$751 and fines ranging from \$250 to \$1,000 are assessed on a tiered system based on the length of the lapse and the history of previous violation(s). If the lapse period is 91 days or longer or a third offense, a Certificate of Financial Responsibility (SR-22) must be obtained prior to paying fines and fees and the certificate must be maintained for three years. Third-offense reinstatements will result in a minimum 30-day suspension of a driver's license.

### NEVADA LIVE REINSTATEMENT REQUIREMENTS

Length of Lapse	1-30 Days	31-90 Days	91-180 Days	More than 181 Days
<b>1<sup>st</sup> Offense</b>				
TOTAL Fee and Fine	\$251	\$501	\$751 and SR22	\$1,251 and SR22
<b>2<sup>nd</sup> Offense within the past five years</b>				
TOTAL Fee and Fine	\$501	\$1,001	\$1,001 and SR22	\$1,501 and SR22
<b>3<sup>rd</sup> Offense within the past five years</b>				
Driver's License Suspension	Minimum 30 days	Minimum 30 days	Minimum 30 days	Minimum 30 days
TOTAL Fee and Fine	\$751 and SR22	\$1,251 and SR22	\$1,501 and SR22	\$1,751 and SR22

License Plate number \_\_\_\_\_, insurance verification for the dates beginning \_\_\_\_\_ to \_\_\_\_\_.  
 Additional verification dates beginning \_\_\_\_\_ to \_\_\_\_\_.

If you changed insurance companies or coverage during the verification time frame, log on to [www.dmvnv.com](http://www.dmvnv.com) and enter your current or previous insurance information. You will need to follow up online with the DMV to ensure your Nevada insurance has been confirmed.

### CUSTOMER SHOULD

- Compare your certificate of registration to your vehicle to ensure the vehicle identification number is the same.
  - Contact DMV to correct your certificate of registration, if the information is not the same.
- Compare your certificate of registration to your evidence of insurance card to ensure your name and vehicle identification number are the same. The name on your certificate of registration and evidence of insurance card should match.
  - Contact DMV to correct your certificate of registration, if the information is not the same.
  - Contact your insurance company to correct your insurance policy, if the information is not the same.
- Review your evidence of insurance card or policy to see if you had insurance coverage during the entire time period in question.
  - Ensure your evidence of insurance card is for **Nevada Liability Insurance**. Nevada does not accept out of state insurance.
  - If there was a lapse, you must reinstate your vehicle registration by going to your local DMV, using the web, or kiosk.

### REINSTATEMENT requirements per NRS 482.557 and/or 485.317

You can pay the fee and/or fine to reinstate your registration at a full service DMV office. If a Certificate of Financial Responsibility (SR22) is required, you will need to go to your local DMV office. You can also pay and reinstate by mail (Nevada DMV; Central Services and Records Division; Nevada LIVE; 555 Wright Way; Carson City, NV 89711) or by fax (775.684.4543). You will need to include a notarized Declaration of Responsibility (NVL019) and your current Nevada Evidence of Insurance card.

You may request a hearing for a vehicle registration suspension caused by a lack or lapse of insurance by completing and submitting form NVL 005 by fax to Central Services and Records Division, Processing Center, NV LIVE at (775) 684-4543. When requesting a hearing you must provide current Nevada evidence of insurance, a Nevada license plate number, and vehicle identification number (VIN). A hearing will not be granted; for denial of a reduction in the reinstatement fee; to challenge the granting of a waiver or reduction of the reinstatement fee; if additional time is needed to save money to pay the reinstatement fee; because of a dispute with the insurance company.

If your insurance company has denied your coverage and you believe this to be incorrect, you can contact the Nevada Division of Insurance at (775) 687-0700 or (702) 486-4009 to inquire about filing a complaint.

**DMV NV LIVE Task Force:** Reno/Sparks/Carson City (775)684-4850; Las Vegas Area (702)486-8696  
 Rural Nevada, Toll Free (800)344-0483; TDD Hearing Impaired Only (775)684-4904