



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 \$250 to \$750 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.

NV LIVE REINSTATEMENT REQUIREMENTS

Length of lapse	1-30 Days	31-90 Days	91-180 Days	181 days or more
1st Offense				
TOTAL Fee and Fine	\$250	\$500	\$750 and SR22	\$1,250 and SR22
2nd Offense within the past five years				
TOTAL Fee and Fine	\$500	\$1,000	\$1,000 and SR22	\$1,500 and SR22
3rd Offense within the past five years				
Driver's License Suspension	Minimum 30 Days	Minimum 30 Days	Minimum 30 Days	Minimum 30 Days
TOTAL Fee and Fine	\$750 and SR22	\$1,250 and SR22	\$1,500 and SR22	\$1,750 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 dmv.nv.gov 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 online at dmv.nv.gov, at a kiosk or 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 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 or if you need additional time to save money to pay the reinstatement fee, or 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/Carson City (775) 684-4850; Las Vegas Area (702) 486-8696
 TDD Hearing Impaired Only (775) 684-4904