

How to get insured

Driving without insurance is against the law. If you aren't insured, call an insurance company or agent today about getting coverage. Don't drive until you are insured.

Here are the minimum insurance coverages required in Oregon:

- \$25,000 for bodily injury or death to any one person in any one accident;
- \$50,000 for bodily injury to or death of two or more persons in any one accident;
- \$20,000 for property damage;
- Personal Injury Protection and Uninsured Motorists coverage must also be included on all vehicle liability policies.

Your insurance agent will know about these minimum requirements and help make sure your policy has adequate coverage. To find a company or agent who can help you, look in the telephone book yellow pages under "Insurance," or search for "Insurance" on the internet.

For more information about Oregon vehicle insurance requirements, call DMV Headquarters in Salem at (503) 945-5000.



Form 735-6413 REV (1-18)
Stock #300280

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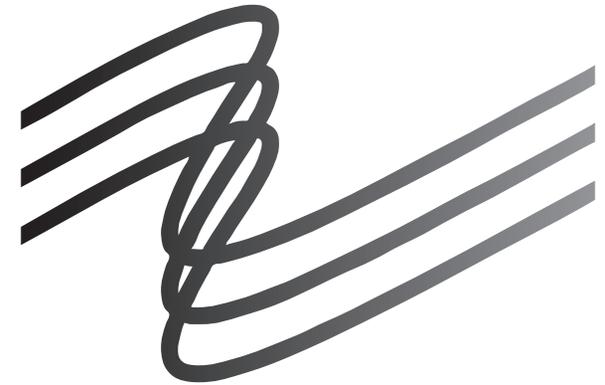
This information can be made available in an alternative format by contacting a local DMV field office.

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Questions: 1 (877) 336-6368 (EEO-ODOT).

Insure your driving privilege

- Why you need insurance to drive
- What if you are not insured?
- How DMV checks for uninsured drivers
- Minimum insurance requirements



DMV

Oregon Driver
and Motor Vehicle Services

Driver Information Series



You need insurance to drive

If you drive in Oregon, you **must** have automobile liability insurance to pay for damages or injuries you may cause in a traffic accident.

Why? Because the ability to pay for damages and injuries that may occur in a car crash is the responsibility of every driver. There are thousands of uninsured accidents in Oregon each year resulting in millions of dollars of unpaid medical bills. A potential money judgment against you for an uninsured accident, and the high cost for buying future insurance when you drive uninsured, are greater prices to pay than getting insurance in the first place. Plus, it's required by law!

So what if I'm not insured?

If you are in an uninsured accident, your driving privileges will be suspended for one year. After the suspension, you will have to provide proof for three years with DMV that you are insured. Your insurance company will have to send DMV a special form called an SR-22 that is maintained on your driving record and monitored to ensure you are maintaining the required insurance coverage, or your driving privileges will again be suspended.

You put yourself at risk of having a financial judgment against you by a court of law to pay unpaid medical costs and property damages.

When you drive uninsured and are not in an accident but are convicted by a court of law for driving uninsured, you will have to file an SR-22 for three years.

A person who is required to file an SR-22 is considered a "high risk" driver by insurance companies. You will have to pay much more for your insurance than a driver who does not drive

uninsured. Not all insurance companies accept "high risk" drivers so you will have to shop around.

If you are convicted of driving under the influence of intoxicants, you are required to have twice the minimum insurance requirement – which means an even higher cost for the insurance must be paid.

You'll get caught!

Don't drive without insurance. DMV checks to make sure you have the required insurance to operate or register a vehicle in Oregon. Here's how:

- **Insurance reporting**

Insurance companies are required by law to report to the DMV if a person or the insurer cancels or fails to renew a policy, or if the insurer issues a new policy. This information is entered into a computer system and made available to law enforcement, who have immediate access to insurance information. Law enforcement can use the system to determine whether there are reasonable grounds to believe a person is operating a vehicle without insurance coverage. However, this does not eliminate the need to carry insurance information in your vehicle.

- **Police checks**

If you are asked by a police officer to show proof of insurance and you can't, you can be ticketed and convicted of driving uninsured. You must then file an SR-22 for three years after the conviction.

- **Reports of uninsured accidents**

Insurance companies are required to tell DMV if they think you've had an uninsured accident.

- **Accident and crash reports**

DMV also verifies the insurance information listed on all accident reports. You must file an accident report whenever you're involved in an accident occurring on a highway, or any

place open to the public, when one or more of the following occur: an injury or death to any person; the vehicle you were driving has over \$2500 in damage; property damage of over \$2500 (not including a vehicle involved in the accident); any vehicle involved in the accident has over \$2500 in damage and any vehicle is towed from the accident scene due to damage resulting from the accident. If you don't file a report, your driving privileges will be suspended.

If DMV determines that the vehicle you were driving was uninsured at the time of the accident, or you fail to show proof of insurance on the accident report form, your driving privileges will be suspended for one year. For three years following the suspension, you will be required to file an SR-22.

Mandatory Insurance Certification

Every other week, DMV sends Mandatory Insurance Certification Cards to more than 1400 vehicle owners asking them to send back the name of their insurance company and insurance policy number. If there is no response in the time permitted by law, or the insurance company denies coverage, then the person's driving privileges are suspended. A person must file an SR-22 prior to the suspension going into effect to avoid suspension, or file an SR-22 after the suspension to reinstate driving privileges. The SR-22 must be maintained continuously for three years.

Any person who believes someone is driving uninsured may report the information to DMV and DMV will verify insurance coverage.