

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. And don't drive until you are insured.

Here is the minimum insurance coverage 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."

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

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



DMV

Form 735-6413 REV (1-10)
Stock #300280

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 insurance to pay for damages or injuries you may cause in a traffic accident.

Why are you required to have insurance? Uninsured drivers can't pay for the medical bills or injuries they cause in accidents. Those costs are passed on to drivers who are insured through higher insurance premiums and medical rates. There are thousands of uninsured accidents in Oregon each year resulting in millions of dollars of unpaid insurance and medical bills.

So what if I'm not insured?

If you have an accident and aren't insured, your driving privileges will be suspended for one year and for three years following the suspension you will be required to show DMV proof that you have insurance coverage. Your insurance company will have to send DMV a special form, called an SR-22, to prove that you bought the required insurance coverage.

But finding an insurance company willing to cover you may be tough. Not all companies will insure you because you will be considered a "high-risk."

However, there *are* agents and companies who specialize in high-risk drivers and SR 22s. They are listed in the phone book yellow pages under "Insurance." But be forewarned - high-risk drivers pay much, much more for insurance than drivers with a "clean" record. And if you're convicted of driving under the influence, you're required to have twice the minimum insurance requirements, which means twice as much money.

You'll get caught!

Don't think you can go ahead and drive without insurance. There are several ways DMV checks to make sure you're insured:

- **Insurance reporting**

Insurance companies are required by law to report to the department within 30 days of the day that a person or the insurer cancels or fails to renew a policy, and within 15 days of the day that 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 can't, you can be ticketed and convicted of driving uninsured. You must then file an SR22 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, even if it happened on premises open to the public, or if the damage is more than \$1,500.

- **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 \$1500 in damage; property damage of over \$1500 (not including a vehicle involved in the accident); any vehicle involved in the accident has over \$1500 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 and for three years following the suspension, you will be required to file an SR22 with DMV to show proof of insurance coverage.

- **Random checks**

Every two weeks, DMV sends Mandatory Insurance Certification Cards to more than one thousand vehicle owners asking them to send back the name of their insurance company and policy number. DMV suspends the driving privileges of those persons who don't respond or aren't insured indefinitely or until they file a SR-22 and must continue to file a SR-22 for three years. Also, anyone can ask DMV to have a person checked for insurance if they have reason to believe that person is driving uninsured.