

Vehicle Licensing Guide

Insurance Minimum Requirements-Collecting Uninsured Motor Vehicle Fees (UMV) VLIC- 4.405

Original Date: 08/1977

Revision Date: 09/10/2021

[Definitions](#)

[Customer Requirements](#)

[Front Counter CSR](#)

[DMV Contact Center](#)

[Points to Remember](#)

[Contact](#)

POLICY	
Title: Insurance Minimum Requirements-Collecting Uninsured Motor Vehicle Fees (UMV)	
Effective Date: August 1977	Revision Date: September 10, 2021
Authority: Code of Virginia §§ 46.2-100 , 46.2-214.3 , 46.2-368 , 46.2-472 , 46.2-646 , 46.2-646.1 , 46.2-697 , 46.2-705 , 46.2-706 , 46.2-707	
Policy: Motor vehicles registered in Virginia are required to maintain minimum liability insurance during the entire registration period in the amounts listed below or pay the uninsured motor vehicle (UMV) fee: <ul style="list-style-type: none">• Bodily injury/death of one person \$25,000• Bodily injury/death of two or more persons \$50,000• Property damage \$20,000	
<<<<REVISION Effective January 1, 2022 through December 31, 2024, Virginia will require the following minimum coverage: <ul style="list-style-type: none">• Bodily injury/death of one person \$30,000• Bodily injury/death of two or more persons \$60,000• Property damage \$20,000	
Effective January 1, 2025 and after, Virginia will require the following minimum coverage: <ul style="list-style-type: none">• Bodily injury/death of one person \$50,000• Bodily injury/death of two or more persons \$100,000• Property damage \$25,000	
END REVISION>>>>	
DMV shall collect a \$500 UMV fee for a one-year registration from customers applying to register or reregister a motor vehicle for which there is no insurance coverage.	
Uninsured motor vehicles that are registered or renewed by payment of the UMV fee must be registered one year at a time and are not eligible for multiyear registrations.	
DMV shall collect a UMV fee, prorated for the unexpired portion of the registration period, when an uninsured vehicle is being registered, reregistered, or reactivated.	
DMV shall collect a UMV fee of one-fourth (25%) the annual UMV fee, calculated by the system, for each quarter a vehicle is registered when customers apply to register or reregister a non-passenger carrying vehicle on a quarterly basis.	
Uninsured motor vehicles are ineligible for multiyear registrations.	
Vehicle owners who paid a UMV fee due to not having insurance at time of registration, who then obtain minimum liability insurance coverage for the vehicle during the registration period (12 months), are eligible to apply for a prorated refund by presenting proof of required coverage. There must be 3 months remaining in the current registration period to qualify for a refund of UMV fees.	
Exception: N/A	

[Return to top of page](#)

DEFINITIONS

INSURED MOTOR VEHICLE-A motor vehicle covered by bodily injury liability insurance and property damage liability insurance in the amounts required by law (Va. Code § [46.2-472](#)), issued by an insurance carrier authorized to do business in the Commonwealth; or to which a bond has been given or cash or securities delivered in lieu of the insurance; or to which the owner has qualified as a self-insurer in accordance with the provisions of § [46.2-368](#).

UNINSURED MOTOR VEHICLE-A motor vehicle for which there is no such bodily injury liability insurance and property damage liability insurance, or no such bond has been given or cash or securities delivered in lieu thereof, or the owner of which has not so qualified as a self-insurer.

CUSTOMER REQUIREMENTS

1. For vehicles not yet titled in Virginia, submit Certificate of Title and Registration ([VSA 17A](#)), other required ownership documents and fees for titling a motor vehicle.
 2. For vehicles titled in Virginia, submit one of the following completed and signed applications for registration:
 - Vehicle Registration Application ([VSA 14](#)),
 - The VSA-14 is not required in service locations with credit card terminals when **renewing** or **reissuing** a registration, provided no changes will be made to the vehicle record. This does not apply to dealer work.
 - Any time the vehicle information (gross weight, vehicle color, body type, etc.) is changed in the system as part of the renewal or reissue transaction, or the license plate requires submission of certifications or other documents to authorize its issuance, required application(s) must be submitted.
- OR
- License Plate Application ([VSA 10](#)) to apply for souvenir, personalized or special license plates,
3. Certify on the application that the customer has marked the vehicle is **not insured**.
 4. Pay the uninsured motor vehicle (UMV) fee.
 5. Pay required registration fees.

[Return to top of page](#)

FRONT COUNTER CSR

1. For vehicles not yet titled in Virginia, process a title transaction in accordance with [VLIC-3.000](#) before registering the vehicle and issuing license plates.
2. Verify accurate completion of the [VSA 17A](#), [VSA 14](#) or [VSA 10](#).
 - The VSA-14 is not required in service locations with credit card terminals when **renewing** or **reissuing** a registration provided no changes will be made to the vehicle record. This does not apply to dealer work.
3. Verify that the applicant is the owner or co-owner of the vehicle or has power of attorney granting legal authority to act for the owner.
 - Verify the vehicle owner's identity, or
 - If an agent for the owner, review the power of attorney to ensure legal authority is granted (copy is acceptable) and return it to the customer.
4. Inquire on the vehicle record to verify the owner's customer number and ownership of the vehicle before registering the vehicle.
5. Verify the customer has certified that the vehicle is **not insured** by marking the appropriate checkbox on the [VSA 17A](#), [VSA 14](#) or [VSA 10](#).

OR

For registration renewals when no application is required, enter the vehicle registration information into the system from customer verbal responses.

- a. Ask the customer to respond to the prompts at the credit card terminal.
- b. Correct any incorrect information in the system, as indicated by the customer, and ask him to re-verify on the card terminal.

NOTE: Customers are not required to verify insurance coverage for registration reissue transactions.

6. Collect the UMV fee:
 - Vehicles registered by paying the UMV fee are not eligible for multiyear registrations.

- Insurance requirements do not apply to moped registrations
7. Continue processing the registration in accordance with [VLIC-4.000](#).

[Return to top of page](#)

DMV CONTACT CENTER ACTIONS

- Customers applying for vehicle registration and license plates must certify whether the vehicle is insured by the minimum required liability insurance, or is uninsured, by checking one of the boxes on the application (see below):
 - I/We certify that (check one):
 - This vehicle is insured** by a liability policy issued through an insurance company licensed to do business in Virginia and it will remain insured while registered, whether or not it is operated. Penalties are severe for violation of these requirements. Be advised that the amount of liability coverage required is higher for vehicles that are operated for hire.
 - This vehicle is not insured**; therefore, I am remitting the applicable uninsured motor vehicle fee. (This fee provides no insurance coverage.) A vehicle must be insured with liability coverage when it is registered, and it must remain insured while registered, whether or not it is operated, or the uninsured motor vehicle fee must be paid. Penalties are severe for violation of this requirement.
- For customers with questions regarding insurance monitor notices, or orders of suspension, refer to [VLIC-4.425](#), or [VLIC-4.430](#).

[Return to top of page](#)

POINTS TO REMEMBER

- UMV fees will transfer when license plates are transferred to another vehicle (refer to [VLIC-4.120](#)).
- Customers must provide the name of the insurance company on the application to certify insurance coverage when applying for a vehicle registration and license plates. However, other insurance information may also be provided voluntarily by customers and is recorded by the CSR on the insurance information screen.
 - The insurance company name/National Association for Insurance Commissioners (NAIC) code **and policy number** must be provided, or UMV fee paid, when applying to reactivate a registration that was previously deactivated (refer to [VLIC-4.105](#)).
 - When reactivating a registration for which a UMV fee was paid, DMV's system will NOT prorate a UMV fee beyond 12 months.
- Autocycles are considered to be motor vehicles for purposes of titling and registration and are subject to UMV fees, when applicable.

[Return to top of page](#)

CONTACT

For additional information contact:

- Your CSC Manager/Assistant Manager
- DMV Contact Center Desk at (804) 367-6646
- [VSA/Titling Work Center/Special Registration Work Center](#)