



INSURANCE SPECIALISTS

SCARSDALE'S PREMIER INSURANCE AGENCY



Buying a New Car?

**Make sure you re-use the license plates
or surrender them to the DMV.**

When you are purchasing a new vehicle, your focus is on selecting the features you want in your new vehicle and rightly so! You should be excited about selecting the features and finishes, not dwelling on insurance and the Department of Motor Vehicle's rules.

One thing we see time and time again that can cause headaches down the road is people purchasing a new vehicle without surrendering their current license plates or transferring them to a new vehicle. While laws vary from state to state so you will want to verify the specifics based upon the state that your vehicle is registered in. In the blog we will be discussing the laws as they apply in New York.



If Your Vehicle Is Registered In NYS

If you are looking to remove a car from your auto insurance policy and you do not intend to transfer the plates from one vehicle to another, you **MUST** return the license plates to the Department of Motor Vehicles.

New York State law requires that all vehicle license plates be surrendered to the NYS Department of Motor Vehicles before the liability insurance coverage can be canceled. Failure to do so will result in fines, suspension of the vehicle's registration and could result in the suspension of your driver's license.

The fees involved can be quite steep. The amount you pay depends on how long you did not have insurance coverage for example, if the lapse in coverage is between 1 – 30 days, the civil penalty is \$8 per day. From 31 – 60 days, \$10 per day and from 61-90 days, you will pay \$12 per day! A 90 day lapse can result in a fine of over \$1000!

For more information regarding how to pay an insurance lapse civil penalty and the fees associated, head to the link: <https://dmv.ny.gov/insurance/how-pay-insurance-lapse-civil-penalty>

How the Process Works

As your insurance agent, we are not involved in the process other than providing proof of insurance. Typically, when you are purchasing a new vehicle, the dealer will take care of the license plates. If you are trading in a vehicle, they will typically transfer the plates from one car to the other so that we can insure the new vehicle and remove the old one. When there is not a trade in, the dealer will likely obtain new plates for the car, and your insurance agent will add the new car to your policy.

The issues occur when you contact your insurance agent to remove a vehicle from your policy. We are unable to delete a vehicle from an insurance policy until the plates have been registered to another vehicle, have been surrendered to the DMV, or reported as lost with the police department.

Unfortunately, it is common for people to purchase a new vehicle without transferring the plates or turning them in. Our clients are often upset to learn that they cannot simply remove a car from their insurance. While we would love nothing more than to help you resolve the issue, our hands are tied. We CANNOT remove a vehicle until the plates have been turned in, the vehicle's registration has been surrendered or the police have been notified of a loss.



Educating each client we serve

What To Do If You Did Not Transfer Or Turn In Your Plates

If you do not know what happened to the license plates, your best bet is to start with the police department. Ultimately you must go to the DMV with documentation from the police department. At that point, the DMV will provide the documentation we will need to remove the vehicle from your policy. Below is information from the NYS Department of Motor Vehicles:

My vehicle plates were lost, stolen or destroyed. What can I do?

You must surrender the vehicle registration to the DMV.

If **two vehicle plates** are lost, stolen or destroyed (or one plate if the vehicle was issued only one plate, e.g. motorcycles), you need to notify the police, and ask the police to complete a police report.

Bring police report to a [DMV office](#) to surrender the vehicle registration.

- If the plates were lost, stolen or destroyed **in New York State**, ask a NYS police agency to complete a 'Certification of Lost License, Permit or Plates' (MV-78B). You can find a link to that form here. Hyper link here: <https://dmv.ny.gov/forms/mv14413.pdf>
- If the plates were lost, stolen or destroyed **outside of New York State**, get a report printed on the letterhead of a police agency in the state where the incident happened

If you cannot get a police report, write a statement that includes your plate number and explains why you cannot surrender your New York State plates.

If **one plate** (from a set of two plates) is lost, stolen or destroyed, you don't need to complete a police report. Bring the plate you have to a DMV office to surrender the registration. However, if you would like to replace your plates without paying a fee, you must submit a police report or an MV-78B indicating the plate was stolen or destroyed as a result of a crime.

New York State law requires you to surrender your vehicle plates to the DMV before you end the vehicle's liability insurance coverage. If you do not turn in your plates, the DMV will suspend your registration and can suspend your driver license.



Advice From Your Insurance Advocate

If you have sold the vehicle and have some documentation to show when it left your possession, bring it to the DMV or the police department. Your documentation may satisfy the DMV and they could use a past date on the paperwork. If so, we would be able to remove the policy back to that date.

We strive to provide every client we serve with excellent customer service. Our intention is to always go above and beyond, doing all we can to help the process of insurance be as pleasant as possible. If you have any questions or concerns about removing a car from your insurance policy, please give us a call. We do not want our clients to receive a fine or lose their license. We would be happy to discuss the process with you so that you don't run into issues down the road.

Educating each client we serve