## ACCIDENT REINSTATEMENT PROCEDURES

This guidance document is advisory in nature but is binding on an agency until amended by such agency. A guidance document does not include internal procedural documents that only affect the internal operations of the agency and does not impose additional requirements or penalties on regulated parties or include confidential information or rules and regulations made in accordance with the Administrative Procedure Act. If you believe that this guidance document imposes additional requirements or penalties on regulated parties, you may request a review of the document.

FINANCIAL RESPONSIBILITY October 1, 2016

LB 867, 2016 - Guidance document



ACCIDENT REINSTATEMENT PROCEDURES

Nebraska law provides that whenever an individual is suspended under the Safety Responsibility Act the operator's license and/or operating privileges of the individual will remain in a suspended status until such individual provides the department with Proof of Financial Responsibility for the accident. In addition, the Director of the Department of Motor Vehicles is authorized to suspend all license plates and registration certificates issued in the individual's name only.

The law further provides that no motor vehicle shall be or continue to be registered in the name of any person required to file proof of financial responsibility unless such motor vehicle is designated in a Certificate of Insurance (form SR-22).

In order to reinstate your Nebraska operating privileges, you will need to submit one (or a combination of) the following six (6) items:

- 1. If there was liability insurance in effect on the vehicle driven at the time of the accident, have your insurance company provide this office with a letter of verification. This letter must be on the insurance company's (or agency's) letterhead and signed by an authorized representative of the company (including the title of the position they hold with the company). The letter will need to indicate the policy number, policyholder, vehicle description and it must state you were covered with liability insurance on the date of the accident. However, if the driver is different from the policy holder, the verification letter <u>MUST</u> indicate that the driver was covered under the owner's policy. Upon receipt of the properly completed letter of verification, the accident suspension would be withdrawn from the driving record. (Your agent can complete an interactive letter of verification on our website and print it on their letterhead at http://www.dmv.nebraska.gov/frd/pdf/letterverif.pdf)
- 2. Deposit security with the Department of Motor Vehicles in the amount specified on the Notice Failure to Comply with Safety Responsibility Act (forwarded to you previously). Payment of the security deposit must be made in the form of a money order, a security bond or a cashier's check made payable to Department of Motor Vehicles. Personal or business account checks and payments not equaling the amount due will be returned.
- 3. File a written **Release Form for Property Damage/Injury** (which can be downloaded from our website at http://www.dmv.state.nebraska.us/frd/pdf/proprel.pdf) to include all damages and/or injuries incurred in the accident. **\*\*SEE BELOW\*\***
- 4. File a certified copy of a final judgment of non-liability.
- 5. File a written **Installment Agreement Form** (which can be downloaded from our website at http://www.dmv.state.nebraska.us/frd/pdf/agreement.pdf) to include all damages and/or injuries incurred in the accident. The agreement must specify the total dollar amount agreed upon, the number of payments to be made, the date payment is to begin, and the dollar amount of the individual payments to be made. **\*\*SEE BELOW\*\***
- 6. If the other party's insurance company paid your damages and/or injury claims, file a statement signed by yourself, giving the name and address of the insurance company of the other party who paid your claim for the accident. Your signature will be required to be either notarized or witnessed by a non-interested party. This information will be forwarded to the insurance company for verification.

If items 2, 3 or 5 are met after the effective date of suspension, you will also be required to have your insurance company file proof of financial responsibility (form SR-22 Certificate of Insurance) and pay a \$50.00 reinstatement fee. Payment must be in the form of a cashier's check or money order made payable to the Department of Motor Vehicles. When submitting payment, include identifying information (i.e. name, date of birth, license or social security number and current mailing address). Payment submitted by personal or business checks and payments not equaling the amount due will be returned. **Pay online with a debit or credit card through our website at http://www.clickdmv.ne.gov/** (if using a card - an additional \$3.00 fee will be assessed at time of payment).

\*\* If the release or agreement was entered into with the other party's insurance company, it will need to include their representative's signature, the title of their representative's position, and indicate the name of the individual(s) represented. All signatures are required to be either notarized or witnessed by a non-interested party.

```
PHONE: (402) 471-3985
```

DMV WEB SITE: http://www.dmv.nebraska.gov/