

PROOF OF FINANCIAL RESPONSIBILITY SECTION 60-528

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

If you were unable to produce a current and effective automobile liability policy, evidence of insurance or proof of financial responsibility upon request of the law enforcement officer, and you actually had insurance coverage - you can provide this office with the following:

1. Submit a photocopy of the citation you were issued (if you no longer have the citation in your possession - you will need to contact the court of jurisdiction to obtain a copy from their files).
2. If there was insurance in effect on the vehicle when the ticket was issued, 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 all the information that would be on the insurance card, and it must state you were covered with insurance when the citation was issued. (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>)

This information will be reviewed to determine if the suspension can be withdrawn from your operating record.

If you were not insured on the date of citation, you will need to pay a \$50.00 reinstatement fee* and provide proof of financial responsibility which must be maintained for a period of three (3) years from the citation date. Failure to comply will result in the suspension of your operating privileges. If this suspension occurs, you will again be required to furnish this office with proof of financial responsibility and pay another reinstatement fee. If you do not own a vehicle, no longer live in Nebraska or change insurance companies, you are still required to maintain the proof of financial responsibility for the three (3) year time period.

Proof of financial responsibility may be given by any of the following:

1. By filing with the Department of Motor Vehicles, a written certificate of insurance from any insurance company duly authorized to do business in the State of Nebraska, certifying that there is in effect a motor vehicle liability policy for the benefit of the person required to furnish the proof of financial responsibility. Form SR-22 identifies the certificate of insurance. We are not permitted to accept your insurance policy, binder or identification card for the vehicle as being the proper indication of your proof of financial responsibility. Section 60-529 or 60-531
2. A Bond of a Surety Company duly authorized to transact business within the State of Nebraska or a bond with at least two (2) individual sureties who each own real estate within the State of Nebraska which real estate shall be scheduled in the bond approved by a Judge or a court of record. This said bond shall be condition for the payment of the amounts specified in sub-section 10 in Section 60-501. (\$75,000.00) Section 60-547 and 60-548
3. A Cash Bond in the amount of \$75,000.00 furnished by certified check or money order. Section 60-549
4. A certificate of self-insurance. Section 60-562 to 60-564

*The \$50.00 reinstatement fee must be paid to Department of Motor Vehicles. 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 checks 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).

Reinstatement requirements should be sent to the Department of Motor Vehicles, P.O. Box 94877, Lincoln, Nebraska 68509-4877.