Dear PAOLMA members:

Please consider this your newsletter for May, 2020. I have been very busy with fingerprinting, Association work and making plans for reopening. Hopefully by the time the next newsletter is due, things will be back to normal. Articles included are:

1. Proper use of masks. Article from Readers Digest
2. My favorite communication from PennDOT. Notary Public Q/A's regarding notarizing a PA title and letter from Kurt J Myers. Old but still pertinent. Thanks to Carol Trego and the PAALB Association which was the previous Messenger Association.
3. Q & A which should answer most of the questions issuing agents have regarding proper proof of insurance. This was issued by PennDOT.
4. Q & A for individuals from PennDOT's website but it is also extremely helpful to issuing agents.
5. Jo's comedy corner.
6. Jo's COVID 19 fingerprinting chic.

Simply wearing a mask isn't enough

By now, you know that face masks can help prevent the transmission of the novel coronavirus. As of late April, **at least seven states** are requiring people to wear it when visiting essential businesses or taking public transportation. The Centers for Disease Control and Prevention (CDC) **recommends it for most people**, especially when it's difficult to maintain the recommended six feet of social distance. "The grocery store is a perfect example [of when to wear one]," says Ann Marie Pettis, RN, the president-elect of the Association for Professionals in Infection Control and Epidemiology (APIC). Since there's a shortage of medical-grade masks, people are **crafting DIY options** from cloth to comply and to stay safe. But masks only work when worn and cared for correctly. Don't make these mistakes.

Using the wrong materials

Ideally, a mask should be effective at filtering out coronavirus particles and also be made of breathable fabric. After all, if it's not comfortable, you're less likely to wear it correctly. **A recent study** found that certain fabrics have an edge in both attributes. When researchers studied 30 materials ranging from bra pads to coffee filters, those that fared best were lightweight denim, paper towels, and 100 percent cotton bedsheets with an 80 to 120 thread count. Fabrics made with natural fibers and a tighter weave were also shown to be better at filtering out virus particles. Here's a good rule of thumb: If you hold your fabric up to the light and can see through it, the weave is too loose. Additionally, whatever material you use, it should be machine washable and dryable, so you can clean it regularly.

Putting it on and taking it off incorrectly

If you remember nothing else, **remember to wash your hands** first so you're not inadvertently transferring virus particles to your mask and face. **National Jewish Health** recommends scrubbing your hands with soap and water for 20 seconds immediately before and after putting on a mask, and again immediately before and after removing it. "The main message is hand hygiene," Pettis says. "You can't overdo it." Just be sure to moisturize frequently so your skin doesn't develop small abrasions that could invite infection, she adds.

After you've washed, handle the mask only by the ear loops or ties. Secure one end first, and then stretch it over your mouth and nose. If you wear glasses, put those on last. To prevent fogging, **wash them first with soapy water**. You could also try **FogTech DX wipes**.

When taking off the mask, remove it from behind, taking care again to use the ear loops instead of touching the fabric. If your mask has ties, undo the bottom one first, then the top one, according to recommendations from the **University of Utah Health**. Finally, pull the mask away from your face and then down.

Wearing it the wrong way

If your mask has pleats, it goes on the outside, and the folded edge of the pleats should be on the bottom. Plus, the mask should fit snugly, covering your nose and mouth completely without gaps but still allowing you to breathe naturally, **according to the CDC**. The sides of the mask should extend at least an inch past each corner of your mouth, and the bottom should wrap under your chin, which serves as an anchor, **notes *Consumer Reports***. Men may have to trim their beards to ensure a good fit.

Putting it on too late

Many people put on their masks as they enter a grocery store or other essential business, but that may be too late because unforeseen interactions can occur earlier, Baylor College of Medicine's Dr. Allison Haddock **told a Houston news channel**. Ideally, you should put on your mask before you step out of your front door. If you live in an apartment, that's especially important, **says the *New York Times***, noting that elevators and stairwells can be especially germy.

Taking it off too early

Likewise, removing your mask when you get in your car might be too soon. Dr. Haddock recommends waiting until you're home where you can remove it properly and wash your hands right away. If you must remove it sooner, don't just toss it on the passenger seat; place it in a bag and use hand sanitizer before you touch anything else.

You can probably wear the same mask the whole time you're out, for up to 12 hours, Pettis says, as long as it hasn't become moist from your breath. "As soon as any mask becomes moist, it's no longer effective and needs to be changed."

Contaminating it

Stop touching your face. Really. "The thing I've noticed primarily is people not realizing they're touching the mask," Pettis says. "They're adjusting it, fiddling with it, potentially contaminating their hands," or pulling it down to take a quick bite or drink. Any of these actions could introduce the coronavirus or other germs into your nose, mouth, or eyes. If you absolutely must adjust it, clean your hands before and afterward.

"The other thing I've noticed is people pulling the mask down and wearing it around their neck. It's hanging there and collecting germs," Pettis says. "A mask is either on or it's off."

Putting masks on the wrong people

The **CDC warns** that infants and children under two should never wear masks. For one thing, their airways are smaller, making breathing through a mask more difficult, reports **Nationwide Children's Hospital** in Columbus, Ohio. If babies do begin struggling to breathe, they're unable to remove masks themselves, which could lead to suffocation. They also can't follow instructions not to touch their masks. For similar reasons, people with dementia or other cognitive disabilities should not wear masks, though their caregivers should.

Finally, people with underlying respiratory conditions should also forgo masks, as they may not be able to breathe adequately while wearing one.

Not washing your mask

If you wear a cloth mask frequently, it's best to wash it every time you wear it. Use detergent in the hottest water the fabric can withstand. This is not the time to think about brightening the colors. "Heat will definitely kill this germ," Pettis says. For that reason, experts also advise tumbling the masks in the dryer on the hottest setting the material will tolerate.

If you're wearing a mask only occasionally, you can let it dry out in a paper bag between uses. "If you wore it once and it's been a week since then, it's probably fine to put it back on," Pettis says, because the virus most likely **doesn't survive more than a day or two on soft surfaces**.

Taking shortcuts

The Internet is rife with other ideas to get your mask clean faster, like spraying it with disinfectant or bleach or sanitizing it in the microwave. Experts don't recommend either of these methods. Even if the chemicals from a disinfectant spray have time to dissipate before you wear the mask again, it could still **cause a respiratory or skin reaction**. Besides, Pettis says, such products probably don't do as good a job of removing virus particles from soft surfaces as it does from hard ones. Speaking of which, these are the **15 ways you're probably using disinfectants wrong**.

Meanwhile, **New Hampshire firefighters report** that they've been responding to house fires caused by masks overheating in the microwave. It's not worth the risk just to avoid another load of laundry.

05-06 PENNSYLVANIA ASSOCIATION
MAY 2006
PAALB
OF AUTO LICENSE BROKERS, INC.

PAALB Upcoming Meetings

Meetings are held at Quigley's Restaurant, 1517-19 S. Cameron St., Harrisburg, PA

WED., JULY 12, 2006, NOON
WED., OCTOBER 11, 2006, NOON
WED., JANUARY 10, 2007, NOON
WED., APRIL 11, 2007, NOON

All meetings are open to all PAALB members and potential members. A set luncheon is served at $12.00 per person.

PennDOT Meetings

Notary Public Q/A's Regarding Notarizing a PA Title

Carol Trego • Fax (717) 238-3711
Email: carol@aaapa.org

The following information was verified by PennDOT and the answers were received in a letter from Kurt J. Myers, Director, Bureau of Motor Vehicles. The questions originated from an AAA office that was requested by the purchaser to release the title to him after the PA title was completed in its entirety (with notarization of the seller's and purchaser's signature) so he could take the PA title to PennDOT directly for it to be processed. The vehicle owner indicated there was a matter of urgency for the PA title to be processed. He did not want to go through the AAA office to get the title application processed by submitting the MV-4ST to PennDOT and did not want to pay any service fees to process the Pennsylvania title on-line.

Q1. Is a Notary Public employed by a Full Agent required to complete Form MV-4ST and submit with the Pennsylvania Certificate of Title if the signature of the applicant (PA resident) was completed in Section D and notarized, and all required sections/blocks on the back of the Pennsylvania title are completed in Section A and notarization of the seller's signature(s) was completed?

Or, is it acceptable for a Notary Public employed by a Full Agent to return the Pennsylvania title to the applicant (PA resident) if his/her signature was notarized in Section D and notarized, and all required sections/blocks on the back of the Pennsylvania title are completed in Section A and notarization of the seller's signature(s) was completed?

A1. When section D on the back of the PA title is completed and the purchaser's signature is notarized, the agent is required to complete the MV-4ST and submit the title application to PennDOT. There is also a note in Section D that states "to be completed by purchaser when vehicle is sold and the appropriate sections on the reverse side of this document are completed." Once that is completed the customer may not leave with the Pennsylvania Certificate of Title. It is the issuing agent's responsibility to advise the client the title application must be submitted to PennDOT or processed on-line (if the client agrees to paying the extra fee for on-line processing). An agent service may not partially complete Form MV-4ST for a vehicle owner and allow the customer to leave the office with the MV-4ST and the Pennsylvania title.

Q2. May a Notary Public who is not under contract with PennDOT notarize a seller's and/or purchaser's signature on a Pennsylvania title?

A2. Nothing prohibits a Notary Public who is not under contract with PennDOT from notarizing the seller's or purchaser's signature on a Pennsylvania title; however if the notary public is not under contract with PennDOT, he/she is not permitted to complete Form MV-4ST.

MV-131 (8-10)

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF TRANSPORTATION
BUREAU OF MOTOR VEHICLES
HARRISBURG, PENNSYLVANIA
17104-2516

IN REPLY REFER TO

January 31, 2006

Ms. Carol L. Trego
Pennsylvania AAA Federation
60 North Third Street
P. O. Box 2865
Harrisburg, PA 17105-2865

Dear Ms. Trego:

I am writing in regard to your correspondence concerning the proper procedures when the applicant's signature is notarized in section D on the front of a Pennsylvania certificate of title.

In the scenario you provide in your correspondence, once Section D on the face of the title is completed and the purchaser's signature is notarized, the agent is required to complete the Form MV-4ST and submit the title application to PennDOT. There is also a note in Section D that states "to be completed by purchaser when vehicle is sold and the appropriate sections on the reverse side of this document are completed". Once that is completed the customer may not leave with the title. Additionally, you are correct that an agent may not partially complete Form MV-4ST for a vehicle owner.

You are also correct that nothing prohibits a Notary Public not under contract with PennDOT from notarizing the seller's or purchaser's signature on a Pennsylvania title; however they are not permitted to complete Form MV-4ST.

I trust I have provided the information you requested. Should you require additional information please contact my office or Ms. Nancy Myers, Manager of the Research and Support Operations Section at, (717) 787-9720.

Sincerely,

Kurt J. Myers, Director
Bureau of Motor Vehicles

1. What items must be used by a vehicle owner to serve as acceptable proof of insurance?

1. An insurance identification card issued by an insurance carrier or by a self-insured. The Department of Transportation issues a certificate to self-insured who are then authorized to produce an insurance ID card; or,
2. The declaration page of an insurance policy or a copy thereof; or
3. A copy of a valid binder of insurance, which contains all the information required to appear on the ID card, excluding the policy number, and is signed and dated by a licensed insurance agent or broker; or,
4. A valid copy of an application for insurance to the Pennsylvania Assigned Risk Plan, which contains all of the information required to appear on the ID card, excluding the policy number, and is signed and dated by a licensed producer (insurance agent).

NOTE: A computer generated copy of the vehicle insurance application signed by the insurance agent is acceptable when the signature of the insurance agent is an original, in lieu of the carbon copy of a valid binder of insurance or application for insurance to the Pennsylvania Assigned Risk Plan (number 3 and 4 above). A legible photocopy, facsimile (FAX) or printout of an electronic transmission of a document listed above (numbers 1 through 4) are acceptable provided the issuing agent receives the photocopy, facsimile (FAX) or printout directly from a licensed insurance company or licensed insurance agency. The photocopy, facsimile (FAX) or printout must be on the letterhead of the company or the agency or with a letter written upon the insurance company's or agency's letterhead. The letterhead photocopy, facsimile (FAX) or printout of the proof of insurance document or letter on company/agency letterhead document must specifically reference the proof of financial responsibility by the insured's name and address, vehicle make, model and vehicle identification number (VIN) of the insured vehicle. An issuing agent may not accept a photocopy, facsimile (FAX) or printout of an electronic transmission as proof of financial responsibility when the issuing agent is also acting as an insurance agent for the licensed insurance company or agency.

NOTE: Hand-printed identification cards issued by a Pennsylvania licensed insurance company or agency are unacceptable.

2. What is required to be printed on a financial responsibility (insurance) ID card?
The Pennsylvania Vehicle Code, Section 1782(d) and Insurance Department Regulations, Chapter 67.21 require insurers to issue financial responsibility (insurance) ID cards containing the following:

NOTE: Vehicle owners may not deliver the faxed copies to the issuing agent's office.

1. Title of card, "Financial Responsibility Identification Card."
2. NAIC number of the insurer or self-insurance certificate number.
3. Name of the insurer or self-insurer.

4. Name and address of the named insured or motor vehicle registrant when the vehicle is self-insured.
5. Description of Vehicle: Year, make and vehicle identification number (VIN). The model of the vehicle may be used as the make. All digits of the vehicle identification number must appear on the ID card.
6. Policy number where applicable.
7. Effective date: month, day and year of the policy must be shown.
8. Policy expiration date or the following inscription below the effective date: "Not valid for more than one year from effective date."

NOTE: When a policy holder or self-insurer has five or more vehicles registered in the Commonwealth of Pennsylvania, the insurer or self-insurer may use the statement "all owned vehicles" or "all owned and leased vehicles" instead of a specific vehicle description on each ID card. However, each vehicle must have an ID card issued for it; in addition, a separate document should be provided by the fleet owner and carried in the vehicle that specifically identifies the insured vehicles by vehicle identification number, make and body style.

3. May verification of insurance information be made by telephoning the applicant's insurance agent?
No. The Pennsylvania Vehicle Code requires that proof of financial responsibility be verified by issuing agents examining one of the acceptable items listed under Question #1. Therefore, telephone calls to insurance agents for insurance verification purposes may not be made by issuing agents. However, issuing agents may telephone an insurance agent to request that a photocopy, facsimile (FAX) or printout of an acceptable proof of insurance document be provided.

4. May photocopy, facsimile (FAX) or printout copies of insurance documents be accepted as proof of insurance?
Photocopy, facsimile (FAX) or printout copies of an acceptable proof of insurance document may be accepted by an issuing agent when sent by the vehicle owner's insurance company or agency directly to the issuing agent's office for verification purposes.

NOTE: Vehicle owner's may not deliver the above copies to the issuing agent's office.

5. Why aren't photocopies, facsimile (FAX) or printout copies of insurance documents allowed to be delivered to the issuing agent by the vehicle owner?
The Pennsylvania Vehicle Code requires the information listed on photocopies, facsimile (FAX) or printout copies to be delivered directly from the licensed insurance company or licensed insurance agency to the issuing agent.

6. How must photocopies, facsimile (FAX) or printout copies of proof of insurance documents be presented to the issuing agent?

Photocopies, facsimile (FAX) or printout copies of proof of insurance documents must be provided to the issuing agent on the letterhead of the company or agency, or with a letter written upon the company's or agency's letterhead and must specifically reference the proof of financial responsibility by the insured's name and address, the make, model and vehicle identification number (VIN) of the insured vehicle.

7. May an issuing agent acting as an insurance agent for the licensed insurance company or licensed insurance agency accept a photocopy, facsimile (FAX) or printout of an electronic transmission as proof of financial responsibility for an insured?
No. The Pennsylvania Vehicle Code prohibits an issuing agent acting as an insurance agent for a licensed insurance company or agency from accepting an electronically transmitted proof of financial responsibility document.

8. Are "Auto Binder Receipt" or "Auto Policy Status" forms acceptable as proof of insurance?
No. Pennsylvania's financial responsibility law requires that only those items listed under Question #1 be used to serve as acceptable proof of insurance.

9. Are "Temporary Financial Responsibility Cards" acceptable as proof of insurance?
Yes. Upon the ID cards expiration date, a letter is generated and mailed to the vehicle owner requesting verification of a permanent ID card.

10. Are handtyped insurance I.D. cards acceptable as proof of insurance?
Yes. As long as the issuing agent has no reason to believe the information provided is fraudulent or the insurance agent or vehicle owner falsified the information listed on the ID card. If an issuing agent has reason to believe the information provided is false or fraudulent, the issuing agent may ask the vehicle owner to provide further proof of insurance by asking to see the declaration page of the insurance policy or the binder accompanied by a letter on the licensed insurance company or agency letterhead issued by the insurance agent.

11. Are handwritten insurance ID cards acceptable as proof of insurance?
According to the Pennsylvania Insurance Department, handwritten insurance ID cards are not permitted to be issued by Pennsylvania licensed insurance companies or agents. However, if the handwritten proof of financial responsibility is acceptable proof of insurance in the state where the vehicle is to be registered, for intransit tag issuance, the issuing agent is authorized to accept a handwritten insurance card as proof, provided the issuing agent receives written confirmation from the applicable state, insurance company or insurance agency that handwritten proof is acceptable in that state.

12. Are all insurance binders valid for only 30 days?
No. As a general rule, a binder is valid until an insurance policy is issued. However, some binders stipulate when it expires, i.e., 15 days, 30 days, 45 days, etc.

13. If an applicant brings an expired insurance ID card in error to an issuing agent, must the applicant be sent home to get his/her current card or can the issuing agent telephone the insurance agent?
The issuing agent may telephone the applicant's insurance agent to request the insurance agent to provide a photocopy, facsimile (FAX) or printout copy of an acceptable proof of insurance document accompanied by a letter on the insurance company or agency letterhead to the issuing agent's office for verification purposes. Issuing agents may not telephone insurance agents to verify an applicant's insurance information in lieu of examining an acceptable proof of insurance document.

14. Must every insurance ID card list all the names covered by an insurance policy before an issuing agent can issue a temporary plate or complete a transfer of registration plates?
No. The issuing agent may ask the applicant to provide the declaration page of the insurance policy to verify if an applicant is covered by a policy.

15. Can an issuing agent accept an insurance ID card on May 29, 20XX with an expiration date of May 31, 20XX to issue a temporary plate or transfer a registration plate?
Yes. The proof of insurance document verified by the issuing agent was valid on the date the temporary plate was issued or the registration plate was transferred.

16. May a vehicle owner present an insurance card in a company's name to use as proof of insurance for a vehicle that is being titled in the individual owner's name?
NO. The issuing agent must request written documentation from the insurance company that state the individual owner's vehicle is covered by the business policy. The written documentation in addition to the insurance ID card, declaration page or binder would be acceptable as proof of insurance.

17. Must the issuing agent maintain copies of the proof of insurance document used for insurance verification?
Yes. The issuing agent is required to maintain legible copies of the documents used for insurance verification for at least three years. These copies are required to be kept at the issuing agent's established place of business.

18. Is an insurance ID card issued to an individual acceptable as proof of insurance to title and issue a temporary registration plate in the name of a company?

No. The insurance ID card is unacceptable as proof of insurance. If the individual is the sole owner of the company, the issuing agent must see the declaration page of the applicant's insurance policy. If upon review of the policy, the issuing agent determines that other vehicles titled in the company name are covered by that policy, a temporary registration plate may be issued. If no other company vehicles are listed on the applicant's declaration page, temporary registration plate may not be issued using that document as proof of insurance.

If the individual is not the sole owner of the company, written documentation from the company and the applicant's insurance agent is required in addition to the document submitted as proof of insurance.

19. When a vehicle is "titled only" in excess of 14 days and the vehicle owner now wants to obtain a registration plate, may the vehicle owner present a proof of insurance document for another vehicle currently in the registrant's name?
No. Insurance policies state that a vehicle owner has 14 days from purchase of a vehicle to report additional/substitute vehicles to an existing policy. The vehicle owner is required to obtain a binder for the vehicle before the issuing agent can issue a temporary plate.

20. May an issuing agent accept proof of insurance in a husband's name only for a vehicle being titled and registered in a wife's name only?
Yes. As long as the wife currently is in possession of a vehicle and the registration card and the proof of insurance have the same vehicle identification number (VIN) listed. Otherwise, the issuing agent must request the applicant to present the declaration page of the existing insurance policy to verify coverage for the wife. If the wife's name is not listed on the declaration policy, a binder of insurance in the wife's name would be required.

21. If a vehicle is being titled in a husband and wife's names, can an issuing agent accept the current insurance ID card in one name and issue a temporary registration plate or complete a temporary transfer of plate?
Yes. It would be the responsibility of the insured to report the purchase of the new vehicle and any other changes to the existing insurance policy to the insurance agent.

22. When a vehicle owner has died and the vehicle is being transferred to the surviving spouse, may the insurance ID card in only the deceased spouse's name be used as proof of insurance to transfer the registration plate?
No. The insurance ID card would be unacceptable as proof of insurance. The issuing agent must request the surviving spouse to present the declaration page of the existing insurance policy or obtain a copy of a binder of insurance in his/her name. The declaration page of the existing policy may have the surviving spouse's name listed,

wherein the issuing agent could transfer the plate. The surviving spouse must contact the insurance agent and make the appropriate changes to the policy.

23. If a vehicle is being titled in two unrelated individual names, must an issuing agent see both names on the insurance ID card as proof of insurance?
No. A valid insurance ID card in one of the co-owner's names is acceptable as proof of insurance.

24. If a vehicle is being titled in two names and one of the co-owners is a non-driver, must an issuing agent see both names on the insurance ID card as proof of insurance?
No. As long as one of the co-owner's names appears on the ID card, it is acceptable.

25. When an issuing agent is transferring a registration plate and is presented with one of the acceptable proof of insurance items in a name that differs from the name shown on the transferred vehicle's registration card, may the plate be transferred?
The plate may be transferred and the proof of insurance is acceptable if the old registration card and proof of insurance have the same vehicle identification number (VIN) listed.

26. Must a 16 year old son who wants to register a vehicle in his name have his own policy or may he be a driver listed on his parent's policy?
The son may own a vehicle and be covered by a parent's policy if the son's name is listed on the parent's policy's declaration page and the son's vehicle identification number (VIN) is shown on the policy. The son may also have a policy for the vehicle issued in his own name.

27. A vehicle is titled in the father's name only. The father is transferring ownership to his son. The son presents a declaration page from his father's policy. The son does not have his own policy. May an issuing agent accept the declaration page from his father's policy as proof of insurance and issue a temporary plate?
Yes. The son's name must be listed on the parent's policy's declaration page and the son's vehicle identification number (VIN) is shown on the policy.

28. May an issuing agent accept a proof of insurance document, which lists information for a passenger vehicle to issue a registration plate to a purchased motorcycle?
Yes. The issuing agent may accept proof of insurance, which lists information for another vehicle that an individual owns as proof to issue a temporary plate on a motorcycle as long as the individual's insurance agent or broker provides documentation that coverage from the original policy will be extended to the recently

purchased motorcycle. If the coverage cannot be extended, the individual must get a new binder for the motorcycle from the insurance agent/broker prior to the issuing agent issuing a motorcycle registration plate.

29. Is a valid insurance ID card issued by an insurance company located in another state acceptable as proof of insurance to issue temporary registration plates when an applicant has moved to Pennsylvania?

Currently, approximately 500 insurance companies are licensed to provide vehicle insurance in Pennsylvania. Some of these companies are located outside the Commonwealth of Pennsylvania. Applicants that produce a valid insurance ID card from an authorized insurance company located out of state would be acceptable proof of insurance. To determine whether the out-of-state insurance company is authorized to provide vehicle insurance in Pennsylvania, the issuing agent must contact the Insurance Department at (717) 787-2317. The Insurance Department service representative will verify whether or not the insurance company is licensed to write vehicle insurance in Pennsylvania and provide the issuing agent a telephone number for the out-of-state insurance company. The issuing agent must then contact the out-of-state insurance company and request written proof that satisfactorily shows the company is licensed in Pennsylvania to sell vehicle insurance, the liability insurance coverage provided is in compliance with Pennsylvania's insurance laws and that the applicant is currently covered.

30. Is other insurance verification information available to issuing agents from the Bureau of Motor Vehicles?

Yes. Pennsylvania offers a fact sheet titled, "Proof of Insurance" poster on its Driver and Vehicle Services Website.

I just found out about the suspension and I am past my suspension effective date. I can prove I had no lapse of insurance. Am I required to pay the restoration fee?

40.

I am in the military overseas and was not aware of my insurance policy cancelling. What do I need to do to have the suspension removed?

41.

What should I do when I receive a letter from the Department stating that my insurance was cancelled; however, I do have insurance with that company?

What if I sold, transferred or traded my vehicle? What do I need to do?

42.

What if I salvaged my vehicle? What do I need to do?

43.

44.

What if I had my vehicle repossessed and I am not going to recover that vehicle? What do I need to do?

1. What insurance information do I need to renew my vehicle registration online, and where can I find it?

You will need the name of your insurance company, your policy number, the policy effective date, and the policy expiration date. This information is located on your insurance card.

2. What is a NAIC number and where do I find it on my insurance card?

Every insurance company licensed to conduct business in Pennsylvania has been issued a

National Association of Insurance Commissioners (NAIC) number. This number appears on most but not all, insurance cards. NAIC numbers can be found on the Pennsylvania Insurance Department's Website. Select the letter that your automobile insurance company starts with to locate your Insurance Company's NAIC, or simply contact your insurance agent. Please note that you do not need your NAIC code to renew your vehicle registration online.

3. I changed Insurance companies, will my new insurance company notify PennDOT?

No, Insurance companies are NOT required by law to notify PennDOT when a vehicle owner acquires a new policy. It is the vehicle owner's responsibility.

()

4. Will I be required to send PennDOT proof of insurance each time I change insurance companies?

Only if PennDOT sends you a letter requesting proof of insurance.

()

5. What if I cancel liability insurance on my motorcycle because it is only used in the summer?

You can find out more information by downloading the

Seasonal Requirements Registration Fact Sheet

(http://www.dot.state.pa.us/Public/DVSPubsForms/BMV/BMV%20Fact%20Sheets/fs-sear.pdf)

.

6. What if I cancel liability insurance on my classic/antique vehicle?

Send your registration plate and registration card into PennDOT immediately upon canceling insurance.

To surrender the registration plate and registration card, mail them to:

Bureau of Motor Vehicles

()
Return Tag Unit

P.O. Box 68597

Harrisburg, PA 17106-8597

7. What if I cancel liability insurance on my vehicle because the vehicle is in storage, not running or in the garage for repairs?

Send your registration plate and registration card into PennDOT immediately upon canceling insurance.

To surrender the registration plate and registration card, mail them to:

Bureau of Motor Vehicles

()
Return Tag Unit

P.O. Box 68597

Harrisburg, PA 17106-8597

8. What if I cancel my liability insurance on my vehicle because of financial difficulty?

Send your registration plate and registration card into PennDOT immediately upon canceling insurance.

To surrender the registration plate and registration card, mail them to:

Bureau of Motor Vehicles

()
Return Tag Unit
P.O. Box 68597
Harrisburg, PA 17106-8597

9. What if I junked the vehicle and cancelled the insurance?

Please send PennDOT a copy of your salvage certificate or a letter of salvage from your insurance company indicating the new owner.

()
10. Where can I find more information about Pennsylvania's Self Insurance Program?

Please refer to our Self-Insurance (/VEHICLE-SERVICES/Insurance/Pages/Vehicle%20Self%20Insurance.aspx) information page.

()
11. What if I canceled my liability insurance because my vehicle was repossessed and I am going to recover the vehicle?

You must keep valid insurance on a registered vehicle. If you are going to cancel your insurance while your vehicle is repossessed, you must send to PennDOT the registration plate and registration card within 30 days of the cancellation date to avoid the vehicle registration being suspended.

()
12. What if I sold or traded the vehicle in question?

Please send PennDOT a copy of the front and back of the Certificate of Title or bill of sale indicating the new owner.

()
13. What if I never received notification from my insurance company, indicating insurance coverage was being cancelled?

Contact the Pennsylvania Insurance Department (http://www.insurance.pa.gov/portal/server.pt/community/insurance_pa_gov/4679) at 1-877-881-6388.

()
14. What if my lien holder maintained insurance on my vehicle, during my insurance lapse?

Insurance maintained by the lien holder is not liability insurance: it only protects the lender. Collateral protection insurance is not an acceptable form of insurance.

()

15. What happens if I had a lapse of insurance coverage on my vehicle?

This information can be obtained by downloading the Insurance Law Fact Sheet (http://www.dot.state.pa.us/Public/DVSPubsForms/BMV/BMV%20Fact%20Sheets/fs-inla.pdf).

()

16. I have paid the restoration fee; however, PennDOT has no record of it, what should I do?

If you have already paid your restoration fee, you should mail a front and back copy of your cancelled check or money order to PennDOT.

17. How can I receive information about restoring my Vehicle Registration?

If you are unaware of what is required to have your vehicle registration restored, you may print a Restorations Requirements Letter (http://www.dmv.state.pa.us/vehicle_services/vrrestorationlogin.jsp?navigation=true) for free. You will need to provide the first eight numbers of the vehicle title number, the last four numbers of the Vehicle Identification Number (VIN) and the first two characters of the owner's las name or the first two characters of the company's name if a company owns the vehicle.

()

18. What if I was never notified by the insurance company of the policy cancellation?

You still need to be compliant to the law and to have maintained insurance for the vehicle. If you were not compliant and a suspension is likely, you may contact the Pennsylvania Insurance Department (http://www.insurance.pa.gov/portal/server.pt/community/insurance_pa_gov/4679) (http://www.insurance.pa.gov/portal/server.pt/community/insurance_pa_gov/4679) at 1-877-881-6388 to file a complaint.

19. What information must be in the letter produced by an insurance company to have the suspension removed?

()

The letter must be on company letterhead and contain the policy number, effective date and expiration date, VIN and the insurance company's NAIC number and must be signed and dated by an official representative of the insurance company's headquarter.

()

20. I sold the vehicle in question to another PA resident. How do I get this cleared?

Until ownership has been transferred on the system, you must provide a copy of the front and back of the Certificate of Title or a bill of sale indicating the new owner.

21. I sold the vehicle in question to a relative that is a PA resident. Will the suspension transfer?

If the Department has reason to believe that the transfer took place as a means to avoid suspension, the possibility exists that the suspension will carry on to the relative.

22. What notification from PennDOT would I have received notifying me of the requirements to carry insurance at all times?

Your signature on your renewal application self certifies that you have insurance for the period of registration. There is a statement right below the change of address line on your renewal application. When originally purchasing a vehicle, there is also a statement at the bottom of the title application. That same statement is on the MV-105, Application for Registration Renewal.

23. Does the Bureau accept out-of-state insurance or must the information come from a PA insurance company?

If they are a company that is licensed to write in PA, we will accept it. IF they are not licensed in PA they have to meet our limits to write automobile insurance in PA.

24. My plate was suspended because of a lapse in coverage over 30 days. I want to transfer this plate to a new vehicle I purchased. Can I do this?

Since the suspension follows the vehicle and not the plate; you may transfer the plate to a new vehicle. However, the credit towards serving the suspension on your old vehicle will not begin until the date the plate was transferred. If the plate was transferred within 30 days of the insurance cancellation, the record suspension will be removed.

25. I had coverage with several companies during the period PennDOT is questioning. One of those companies has gone out of business. What can I send to satisfy the requirements and avoid suspension?

Proof of insurance must be submitted within 30 days of the cancellation date, either from the company that went out of business or the company that covers the date in question.

26. I submitted proof of insurance indicating I picked up with a new company within 30 days, however, the vehicle was driven and I won't complete Form MV-221. What will happen?

Because you are unable to meet all requirements requested, you must send PennDOT your plate to serve the three-month suspension.

To surrender the registration plate and registration card, mail them to:

Bureau of Motor Vehicles

()
Return Tag Unit
P.O. Box 68597
Harrisburg, PA 17106-8597

27. Is collateral insurance the same as liability insurance?
No and it is not an acceptable form of insurance.

28. I sent my plate in to serve the suspension. It is now my eligibility date and I have met all my restoration requirements. How do I get my plate back?
Upon restoration, if time remains on the plate, the Department will re-issue a new tag. If the plate has expired, the Department will check for monies to renew. The customer should receive a plate within seven to ten days upon the eligibility date when all restoration requirements have been

met. The customer could visit the Riverfront () Office Center, located in Harrisburg, to receive the product in hand on eligibility date. If there is time remaining on the plate, the customer can go to an on-line messenger (http://www.dmv.state.pa.us/locator/locator.jsp?navigation=true) or tag agent to get a new plate issued and have the fee for plate waived.

29. What happens if I didn't pick up vehicle insurance within 30 days?
A lapse in insurance coverage results in the suspension of your vehicle registration privilege for three months. The registration plate and card must be surrendered to PennDOT in order to serve the suspension. The restoration fee and proof of insurance must be submitted prior to having your registration privilege returned.
To surrender the registration plate and registration card, mail them to:

Bureau of Motor Vehicles

()
Return Tag Unit
P.O. Box 68597
Harrisburg, PA 17106-8597

30. If I was involved in an accident or cited for a traffic violation and didn't have insurance at the time, what will happen?
If you received a Section 6308 citation and were involved in an accident and your record indicates you are in "Requested Status," a current proof of insurance is required. If your record indicates you are in "Pending or Active Status," you will need to provide proof of insurance prior to the suspension effective date and current proof of insurance, which cannot be expired. If you received a Section 1786 citation and were involved in an accident, a letter on letterhead from your insurance company, specifying you had insurance on the date of the citation, is required.

will be suspended for three months each.

To surrender the registration plate and registration card, mail them to:

Bureau of Motor Vehicles

()
Return Tag Unit
P.O. Box 68597
Harrisburg, PA 17106-8597

31. If I return my plate to PennDOT at the time I cancelled my insurance, will I have to serve the suspension?

No. A suspension may be avoided by the return of the registration plate and card to PennDOT at the time the insurance policy is cancelled or financial responsibility lapses.

()
32. If I had two different suspensions against my vehicle registration, am I required to pay the restoration fee twice?

Only one restoration fee is due per vehicle that is suspended.

()
33. I received notice that I am eligible for restoration of my registration privileges, but the vehicle has now been junked. Do I need to do something?

Until ownership has been transferred, you must provide a copy of your salvage certificate or a letter of salvage from the insurance company indicating the new owner.

34. I received notice that my registration privileges have been restored. I sent the plate to the Bureau to serve my suspension and the plate has now expired. What do I do to get a new registration?

() (http://www.dot.state.pa.us/Public/DVSPubsForms/BMV/
By submitting Form MV-140 BMV%20Forms/mv-140.pdf) and renewal fee to the Department, you will receive a new registration plate and registration card. If there is time remaining on the registration plate, a free reissuance of a registration plate and registration card will be issued.

35. I received a notice with a determination date of January 1st. I picked up insurance on January 1st with a new company and then switched again on March 1st. Do I need to send proof of insurance that covers the determination date to the present?

()
You only need to send us proof that the vehicle was insured within 30 days of the January 1st determination date. If you receive another letter from the Bureau due to another cancellation, you would be required to submit proof from the determination date listed on that notice.

36. I own a motorcycle and cancel the insurance each year because I only use it during the summer. Isn't there anything I can do to prevent my registration from getting suspended?
You must surrender the plate upon cancellation of insurance or register the vehicle as a Seasonal Registration.
To surrender the registration plate and registration card, mail them to:

Bureau of Motor Vehicles

()
Return Tag Unit
P.O. Box 68597
Harrisburg, PA 17106-8597

37. What if my registration plate was taken by law enforcement, what should I send to PennDOT?
You can submit a copy of the acknowledgment of seizure letter issued by the police officer.

38. Do I need to send the registration plate and registration card or just the registration plate to serve the suspension?
The law requires that the registration plate and registration card should be returned; however, PennDOT will begin credit for the suspension if the plate is the only item returned.
To surrender the registration plate and registration card, mail them to:

Bureau of Motor Vehicles

()
Return Tag Unit
P.O. Box 68597
Harrisburg, PA 17106-8597

()
39. I just found out about the suspension and I am past my suspension effective date. I can prove I had no lapse of insurance. Am I required to pay the restoration fee?
No. Upon providing the Department satisfactory proof of continuous insurance, the Department will rescind the suspension.

()
40. I am in the military overseas and was not aware of my insurance policy canceling. What do I need to do to have the suspension removed?
Military hardship cases are the only situations the Bureau will give additional review.
NOTE: This requires the review of a supervisor in the Financial Responsibility Unit.

41. What should I do when I receive a letter from the Department stating that my insurance

was cancelled, however, I do have insurance with that company?

If your insurance coverage has an effective date that is the same or earlier than the cancellation date, and was issued by your insurance company, you need to obtain a letter from your insurance company's headquarters. The letter must be on official company letterhead signed by an authorized representative of the insurance company's headquarters. The letter must contain the date the policy resumed active coverage, policy number, policy effective and expiration dates, NAIC number, VIN and any information regarding a lapse, if applicable.

If the effective date of coverage indicates within 30 days or less from the cancellation date, we would need an acceptable form for

proof of insurance (/VEHICLE-SERVICES/Insurance/Insurance%20Overview/Pages/default.aspx) and a notarized affidavit stating the vehicle was not driven during the lapse of coverage. Form MV-221 (http://www.dot.state.pa.us/public/DVSPubsForms/BMV/BMV%20Forms/mv-221.pdf) "Statement of Non-Operation of Vehicles" can be submitted in place of the affidavit. This form does not have to be notarized.

42. What if I sold, transferred or traded my vehicle? What do I need to do?

You would send a copy of the front and back of the Certificate of Title or a bill of sale indicating the new owner and PennDOT will update your record.

43. What if I salvaged my vehicle? What do I need to do?

You would send a copy of your salvage certificate or a letter of salvage from the insurance company indicating the new owner and PennDOT will update your record.

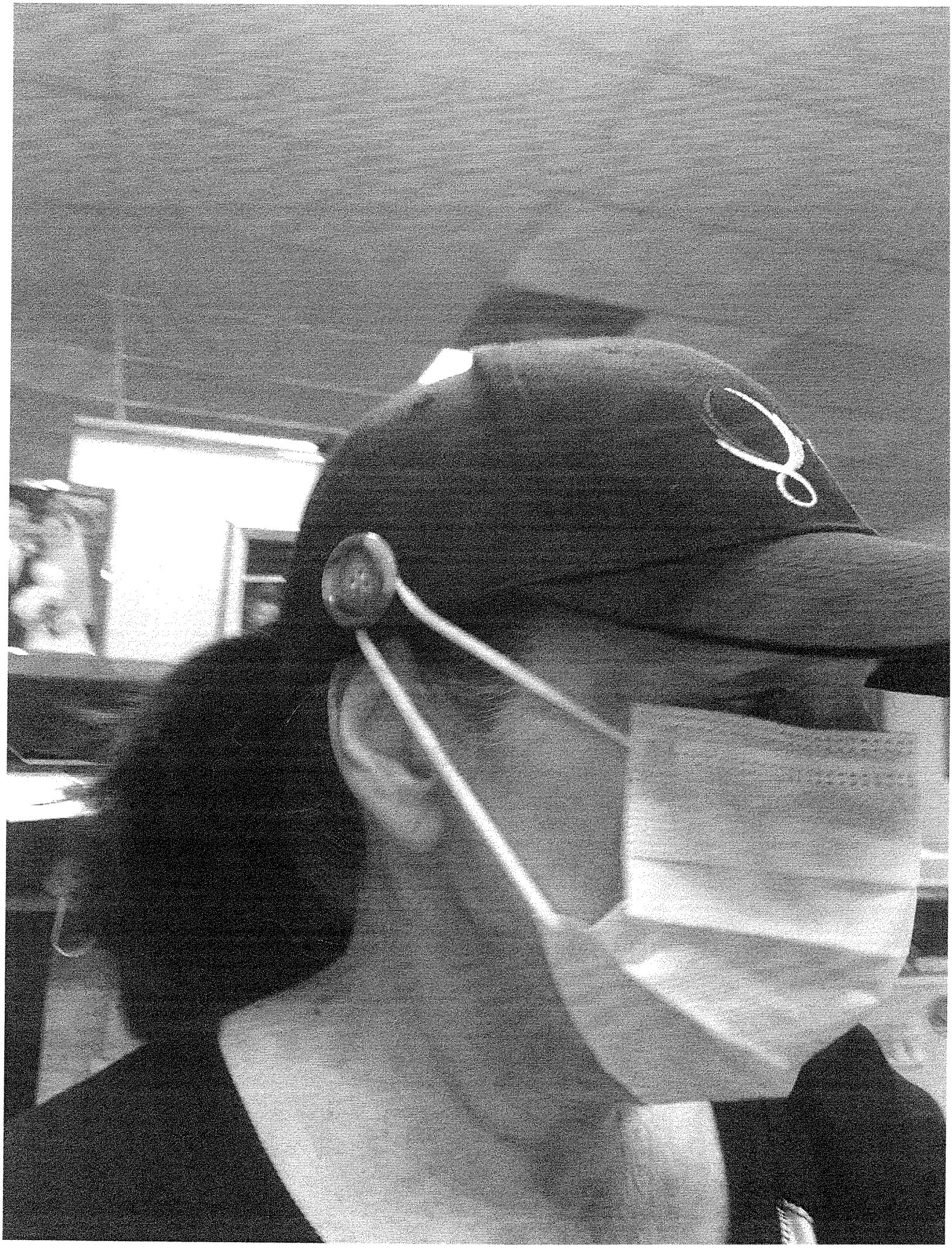
44. What if I had my vehicle repossessed and I am not going to recover that vehicle? What do I need to do?

You can either transfer that registration plate to another vehicle or send PennDOT the registration plate and registration card.

Return to Frequently Asked Questions (/Pages/FAQs.aspx)

(/Pages/FAQs.aspx)

THESE DAYS I HAVE NARROWED MY GOALS

GOAL FOR TODAY

MAKE IT TO TOMORROW