

How to Avoid A Driver License Suspension For Failure to Show Proof of Financial Responsibility (FR Proof)

Since you failed to submit FR proof to the law enforcement officer, you need to submit FR proof to the traffic violations bureau with any fine or submit FR proof to the court at any court appearance. This FR proof must already be in effect at the time of your traffic violation or vehicle inspection.

You may show FR proof by submitting a copy of one of the following:

- a) **Insurance Policy** showing automobile liability insurance of at least \$12,500 bodily injury per person, \$25,000 injury two or more persons, and \$7,500 property damage.
- b) **Insurance ID Card:** Same coverage as policy.
- c) **Surety Bond** of \$30,000 issued by any authorized surety company or insurance company.
- d) A BMV Certificate showing a **Bond Secured by Real Estate** having equity of at least \$60,000.
- e) A BMV Certificate showing **Money or Government Bonds** in the amount of \$30,000 on deposit with the Ohio Treasurer of State.
- f) A BMV **Certificate of Self-Insurance** (available only to companies or persons who own at least twenty-six motor vehicles).

If you fail to provide FR proof to the court, the Ohio Bureau of Motor Vehicles will notify you that your driver license and vehicle registration are under suspension.

Penalties

Any driver or owner who fails to show proof of insurance or other FR proof (as listed above) will:

- Lose his or her driver license for **90 DAYS** on first offense and **One Year** on additional offences (work driving privileges can be issued through a court of record).
- Lose his or her license plates and vehicle registration.
- Pay reinstatement fees of \$75.00 first offence, \$250.00 second offence, and \$500.00 third or subsequent offense.
- Pay \$50.00 penalty for any failure to surrender his or her driver license, license plates or registration.
- Be required to maintain special FR proof (“high-risk” insurance or equivalent) on file with the Ohio Bureau of Motor Vehicles (BMV) for **Five Years**.
- Once this suspension is in effect, any driver or owner who **violates the suspension** will have his or her vehicle immobilized and his or her license plates confiscated for at least 30 days first offense and 60 days second offense. For a third or subsequent offense, the vehicle will be forfeited (permanently taken away) and sold and the vehicle owner will not be permitted to register any motor vehicle in Ohio for **Five Years**.
- **Reminder:** If you are involved in a motor vehicle crash in which **ANY PARTY** has property damage that exceeds \$400.00 or causes a personal injury and **fail to file a State of Ohio Motor Vehicle Crash Report (BMV 3303) within 30 days after the crash**, your driving and registration privileges will be suspended indefinitely. **This report is separate from the report taken at the scene of the crash by law enforcement.** You may obtain this form (BMV 3303) from your insurance agent or from law enforcement.
- **Reminder:** If you have changed your address, you are required by law to file a change of address card for your vehicle registration and driver license with the Ohio Bureau of Motor Vehicles. You may pick up these change of address cards at any deputy registrar license agency.