When Involved in a Crash

If you are involved in a crash without insurance or other FR coverage, additional penalties may apply. You may have a security suspension for two years or more and a judgment suspension for an indefinite period, until damages are paid.

In accordance with Section 4509.06 of the Ohio Revised Code, drivers involved in a motor vehicle crash resulting in injury or death of another, or property damage exceeding $400, may file a Motor Vehicle Crash Report (BMV 3303) with the Ohio BMV within six months after the accident if they determine that the other driver was uninsured.

If a report is filed, the other driver will have the opportunity to provide FR coverage prior to the BMV starting the license suspension process.

This report is different from the report taken by law enforcement officials at the scene of the crash. Crash report forms are available from the Ohio State Highway Patrol posts, your insurance agent or company representative, other law enforcement agencies, the Ohio Insurance Institute or by accessing the BMV Web site at: www.bmv.ohio.gov.

You must have an automotive repair facility document damage to your vehicle and your insurance company confirm your insurance coverage. Also supply as much information as you have on the other party such as name, Social Security number, address, driver license number, license plate number, make and model of the vehicle.

Through the vehicle crash report, the BMV will determine if the other party has insurance. If the other party is not insured, a letter of suspension will be sent to them. If the other party caused the damage, they may have their license suspended until they pay (or have made arrangements to pay) for your damage.

Signing a Penalty Form

Whenever you apply for a driver license or permit, or register a vehicle, you will be required to sign a financial responsibility form. Your signature on that form will acknowledge that you will not drive without insurance or other FR coverage. The mail-in registration application also includes a similar statement for you to sign and return. Signing this form does not exempt you from the requirement to show FR coverage under the circumstances listed in this pamphlet.

WWW.BMV.OHIO.GOV
Ohio Bureau of Motor Vehicles
Driver License Suspensions Section
P.O. Box 16583
Columbus, OH 43216-6583
614-752-7700

OHIO DEPARTMENT OF PUBLIC SAFETY
SAFETY · SERVICE · PROTECTION

WWW.PUBLICSAFETY.OHIO.GOV
Ohio Department of Public Safety
P.O. Box 182081
Columbus, Ohio 43218-2081

BMV 3101 12/13 [760-1012]
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You Can't Drive Without Vehicle Insurance in Ohio

Requirements for Financial Responsibility (FR) Coverage:

Liability insurance pays for damage caused by you and suffered by the other party for personal injury, death or property damage. Check with your insurance agent to see if you have the proper coverage. You need coverage of at least $25,000 bodily injury per person, $50,000 injury for two or more persons and $25,000 property damage.

When Required, FR Coverage may be Shown by:

- The insurance policy
- An insurance identification card (same coverage as policy)
- A surety bond of $30,000 issued by any authorized surety company
- An Ohio Bureau of Motor Vehicles (BMV) bond secured by real estate having equity of at least $60,000
- A BMV certificate for money or government bonds in the amount of $30,000 on deposit with the Ohio Treasurer of State
- A BMV certificate of self-insurance, available only to companies or persons who own at least 26 motor vehicles

In Ohio, it is illegal to drive any motor vehicle without insurance or other FR coverage. It is also illegal for any motor vehicle owner to allow anyone else to drive the owner's vehicle without FR coverage.

You are required by law to show FR coverage:

- Whenever a police officer issues a traffic ticket
- At all vehicle inspection stops
- Upon traffic court appearances
- Upon random checks by the Registrar of the Ohio BMV

Penalties:

Any driver or owner who fails to show FR coverage will:

- Lose his or her driver license until requirements are met on the first offense, one year on a second offense and two years on additional offenses
- Lose his or her license plates and vehicle registration
- Pay reinstatement fees of $100 for the first offense, $300 for a second offense, and $600 for any additional offense
- Pay a $50 penalty for any failure to surrender his or her driver license, license plates or registration
- Be required to maintain special FR coverage ("high-risk" insurance or equivalent) on file with the BMV for a period of three to five years

Once the suspension is in effect, any driver or owner who violates the suspension will have his or her vehicle immobilized and license plates confiscated for at least 30 days for the first offense and 60 days for the second offense. For third or subsequent offenses, the vehicle will be forfeited and sold, and the vehicle owner will not be permitted to register any motor vehicle in Ohio for five years. These penalties are in addition to any fines or penalties imposed by a court of law.