ANSWERS TO FAQS

WHEN TO SURRENDER A PLATE

If your insurance in cancelled or dropped for any reason, either by you or your insurance company, you must surrender the active registration plate, regardless of whether the vehicle is being driven. If the registration plate has been lost, you must complete and submit the (WV-4S) Vehicle Registration Plate Surrender form.

SEASONALLY USED VEHICLES

If you have a motorcycle, camper, antique or other special vehicle that is only used for part of the year, you are required to maintain insurance and carry proof of insurance during the time the vehicle is used. You must also complete a (WV-4B) Seasonal Statement of Insurance form and submit it to the DMV before storing the vehicle and removing insurance. **Vehicles are not exempted as seasonal vehicles without proper filing of this statement.**

NOTIFYING THE DMV OF A SOLD VEHICLE

If you sell your vehicle, please complete a (DMV-1-S) Sold Vehicle Notice and submit it to the DMV along with either the registration plate, or proof of plate transfer with proof of insurance on the new vehicle.

INSURANCE REQUIREMENTS

You are required to maintain at least $25,000 for one crash, one injury; $50,000 for one crash, two or more injuries; and $25,000 for property damage as outlined in WV Code §17D-4-2. The policy must be written for the state of West Virginia.

VIN DISCREPANCIES

Vehicle Identification Number (VIN) discrepancies prevent automatic electronic verification. Check the VIN on your vehicle carefully against your registration card from the DMV and the insurance card from your insurance company. Correcting VIN errors can prevent further notices and help protect you if you need to make an insurance claim.

PERSONAL VEHICLE ON A COMMERCIAL POLICY

Commercial insurance is not reported electronically to the DMV in the same way as personal policies. To prevent random verification requests, you will need to insure the vehicle under a personal WV liability policy, add your business name to the title, or submit proof of your commercial insurance directly to the Insurance Unit each time your plate is renewed.

FILING OF FALSE OR FRADULENT INSURANCE INFORMATION WILL RESULT IN A MANDATORY 90-DAY SUSPENSION OF YOUR DRIVER'S LICENSE AND REVOCATION OF YOUR VEHICLE REGISTRATION.

It can also result in possible criminal prosecution that carries a fine of not more than $1,000 and jail time not to exceed one year.

CONTACT US

QUESTIONS

You can monitor the status of your driver's license, download forms and more on our website at dmv.wv.gov. Forms may also be obtained at any DMV Regional office. If you have additional questions or have received an insurance notice from the DMV, please contact us:

- **Visit us** in person at our Driver Services window at the Shops at Kanawha mall location on MacCorkle Avenue, from 8:30 am to 5:00 pm, Monday – Friday (excluding state holidays).
- **Send mail to:**
  DIVISION OF MOTOR VEHICLES
  5707 MacCorkle Avenue SE, PO Box 17020
  Charleston, WV 25317
- **Email** DMVWVOLVInsurance@wv.gov
- **Call** 1-304-926-3802 or 1-800-642-9066

When sending documentation in response to an insurance notice, please call to verify it is received and accepted.

REINSTATEMENT PAYMENTS

Regional DMV offices are not authorized or equipped to provide reinstatement requirements or collect reinstatement fees.

You may pay reinstatement fees by sending a check or money order to the address above, or by visiting our website at go.wv.gov/RIS. Reinstatement fees may also be paid over the phone by credit or debit card between the hours of 8:30 am and 4:00 pm daily (excluding state holidays) by calling 1-304-926-3802.

West Virginia dmv

Keeping West Virginia on the move.

REVISED 7/21

WVOLV

WEST VIRGINIA ONLINE VERIFICATION

THE WVOLV PROGRAM

West Virginia's online electronic insurance verification system allows real-time verification of insurance, reducing the amount of paperwork and telephone interaction between WV DMV, vehicle owners, insurance companies and agents.

The DMV has conducted random insurance checks for decades, and the online verification system allows the number of vehicles checked monthly to increase from a few hundred, to thousands. Criteria for system selection for a random check is simply an active title and active plate on a non-commercial vehicle, with preference on titles not validated recently.

A common misconception is that a vehicle only needs to have insurance if it is on the road. However, when you renew a vehicle's registration, you agree to keep the mandated insurance on that vehicle, regardless of whether it is being driven, for as long as the registration is valid.

If the insurance is dropped for any reason, the plate must be returned. Failure to bring the registration back into compliance with the law can lead to suspension of your driving privileges. It can even lead to suspension of the vehicle's registration, triggering the DMV's authorization to collect the license plate.

ALL REGISTERED MOTOR VEHICLE OWNERS:

- Are required to have WV liability insurance on their vehicle throughout the entire registration period, even if it is not being driven;
- Are subject to insurance verification; and
- Are required to carry the (WV-1) Certificate of Insurance in the vehicle and provide the certificate to law enforcement and the DMV upon request.

YOU MUST HAVE WV LIABILITY INSURANCE IF YOU HAVE AN ACTIVE WV PLATE.

If you receive a notice for verification of insurance coverage, please contact the Insurance Unit via one of the methods on the back of this brochure for assistance resolving the request. Please include a copy of your notice or have it on hand when contacting the DMV.

PENALTIES FOR LACK OF INSURANCE

Administrative penalties are in place for motorists who fail to present proof of the required insurance in response to an insurance verification or are found to be driving without insurance by any law enforcement officer.

These administrative penalties can affect your vehicle registration as well as your driver's license and are in addition to any criminal penalties that may result from a conviction through the court system.

Criminal penalties assessed by the court include fines and/or jail time and have no bearing on the administrative penalties assessed by the DMV. Dismissal of the ticket through the court system does not negate any license suspension action or release you from your obligation to provide insurance information to the DMV upon request.

Suspensions for an insurance conviction or failure to resolve an insurance verification request are separate from suspensions for failure to appear or respond to a ticket. Time served on a suspension for an unresolved ticket issue does not count towards time served on an insurance suspension.

SUSPENSION OF LICENSE AND REGISTRATION

If you fail to provide proof of West Virginia liability insurance during a notice for verification of coverage, your driving privilege will be suspended for a number of days mandated by law.

For a second or subsequent insurance violation within a five-year period, the license suspension period is extended and the vehicle registration plate is also suspended. If the issue is not promptly resolved, the DMV will send an order to the State Police to pick up the plate.

REINSTATEMENT

Contact the Insurance Unit via one of the methods on the back of this brochure for reinstatement. Regional offices are not authorized to address reinstatements. Please include a copy of your notice or have it on hand when contacting the DMV.

To reinstate you license and registration, you must provide proof of the required insurance for all vehicles currently registered in addition to paying any reinstatement fees, which are assessed per file. For your driver's license, the fee is $50.00 once the suspension time is served. For your vehicle registration, the fee is $100.00, plus an additional $50.00 if a pick-up order was sent to the State Police.

UPDATE YOUR ADDRESS WITH THE DMV

It is critical to notify the DMV when your address changes in order to receive notifications of any type from the DMV, for both your driver's license and vehicle registration.

If the DMV requests insurance information, you are required to respond. Failure to do so will result in the suspension of your driver's license and possible revocation of your vehicle registration plate.

LOOK FOR YOUR NAIC NUMBER

The 5-digit NAIC (National Association of Insurance Commissioners) number identifies your insurance company. All insurance companies now list their NAIC number on the (WV-1) Certificate of Insurance. Please list this number on any vehicle registration transaction with the DMV.

If your license plate is active, you must have a West Virginia liability insurance policy with a company licensed to sell insurance in this state.

To check if an insurance company is licensed in West Virginia, you may contact the West Virginia Insurance Commission at 1-888-879-9842 or wvinsurance.gov.