

# FINANCIAL RESPONSIBILITY/NON-COMPLIANCE SUSPENSION O.R.C. 4509.101(A)

#### What is it?

Every driver and/or owner of a motor vehicle is required by the Ohio BMV to have in effect at all times valid insurance coverage (also referred to as financial responsibility). Any driver, and/or owner of a motor vehicle, who fails to provide proof of insurance coverage will lose his/her driving and registration privileges for a maximum of two (2) years. The Ohio BMV requires you to provide proof of insurance coverage when any of the following occurs: when you are involved in a crash, when you receive any traffic ticket, or when you are randomly selected by the BMV.

If this is your <u>1st non-compliance</u> offense, you must pay the BMV your reinstatement fee in full, and provide proof that you have obtained SR 22 or bond insurance coverage. You do <u>not</u> need to apply for limited driving privileges, because you will be valid after meeting these requirements.

If this is your <u>2nd non-compliance</u> offense, you are eligible for limited driving privileges after 15 days following the start of the suspension period, and you may apply for these privileges through the Court that has jurisdiction over where you live.

If this is your <u>3rd or more non-compliance</u> offense, you are eligible for limited driving privileges after 30 days following the start of the suspension period. You may apply for these privileges through the Court that has jurisdiction over where you live.

Before applying for limited driving privileges, you must also meet the following requirements:

- 1. You must pay the BMV reinstatement fee in full; <u>OR</u> you must be placed on a payment plan for your BMV reinstatement fee through the Court that has jurisdiction over where you live. (If you live within the jurisdiction of the Miamisburg Court, there is a \$25.00 fee to petition the Court for a BMV payment plan.)
- 2. You must file with the BMV proof of financial responsibility (FR) insurance coverage, which is also called SR 22 or bond insurance with the BMV.

## **How to get Driving Privileges:**

- 1. You cannot owe more than a \$500.00 balance to the Miamisburg Court; <u>OR</u>, if you do owe more than \$500.00, you must be placed on a Court approved payment plan, and have made your first month's payment.
- 2. Complete and file the attached "Petition for Limited Driving Privileges" and "Worksheet for Limited Driving Privileges" in the Miamisburg Court during regular business hours (Monday through Friday 8:00 a.m. to 4:00 p.m. except legal holidays), along with your proof of insurance, and payment of the filing fee.
- 3. You must pay a non-refundable fee of \$125.00. If you are under additional suspensions, there is an additional non-refundable fee of \$50.00 for each additional suspension your license is under. This fee must be paid in full when you file the Petition/Application.
- 4. You must show the Court proof that you have filed with the BMV financial responsibility (FR) insurance coverage, which is also called SR 22 or bond insurance with the BMV.
- 5. You must provide the Court a copy of your receipt from the BMV showing your reinstatement fees have been paid; <u>OR</u> you must provide proof that you are on a payment plan for your BMV reinstatement fees through another court; <u>OR</u>, you must petition the Miamisburg Court for a payment plan on your BMV fees (If you live within the jurisdiction of the Miamisburg Court, there is a \$25.00 fee to petition the Court for a BMV payment plan.)

### **Court Procedure:**

- 1. The Court will review your Petition/Application to make sure you meet all legal requirements to receive limited driving privileges.
- 2. You are <u>not</u> permitted to drive until you receive the "Entry Granting Limited Driving Privileges" (also called your "Driving Letter") signed by the Judge.
- 3. It may take up to 3 business days to process your request. After filing your Petition/Application, do <u>not</u> contact the Court to see if it's done, unless you have not heard back from the Court in more than 3 business days after you file.
- 4. After receiving your "Entry Granting Limited Driving Privileges" (also called your "Driving Letter") signed by the Judge, you must keep this with you in your vehicle <u>at all times</u>, along with proof of insurance.
- Warning: Should you drive outside the limits placed on your driving times and/or locations, or otherwise violate the terms of your driving privileges, the Court may choose to cancel your driving privileges. Please call the Clerk's office at (937) 866-2203 with any questions.

# ODPS Ohio Bureau of Motor Vehicles SR-22's and Bonds

An SR-22/Bond is a minimum limit liability insurance policy that covers only the individual named on the policy. It is sometimes referred to as "high risk insurance," and can cost significantly more than conventional insurance. It will pay, up to the limits of liability, for damages and personal injury to the other party in the event of an accident. It does not act as comprehensive insurance and will not pay for damages/fire/theft for one's own vehicle.

To file an SR-22/Bond with the Bureau, an individual must contact an insurance agent or company, apply for the SR-22/Bond policy and make the appropriate payment. The insurance company will then file the SR-22/Bond on behalf of the individual.

Individuals who live in a different state or who move to a different state must still file the SR-22/Bond if their Ohio suspension requires an SR-22/Bond filing. The SR-22/Bond must be an Ohio SR-22/Bond, from an insurance company licensed to do business in Ohio. The insurance company is required by law to notify Ohio if the policy cancels. Most of the larger insurance companies are licensed in Ohio and other states and can assist with the proper filing.

Many insurance companies send the Bureau SR-22/Bond filings electronically. These filings are usually processed the same day that they are received.

Paper copies of SR-22/Bonds are generally processed within 72 hours of receipt. Although this time can be extended for various reasons, it is seldom greater than five business days.

Sometimes SR-22/Bonds are rejected and returned to the insurance company because information is incomplete or incorrect.





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