

### **What if I miss or am late with a payment?**

*If you miss or are late with a payment, you default on the agreement and your driving and vehicle registration privileges will be suspended. Your privileges will remain suspended until you comply fully with the order(s) of suspension by paying the balance of the amount due and maintaining proof of financial responsibility for the required period.*

*Default on the agreement also suspends the driving and vehicle registration privileges of any vehicle co-owners, unless the co-owners have separate payment plan agreements for the vehicle or have paid the fee in full.*


*In the case of default, you may be eligible to pay a \$25 administrative fee to re-enter into a payment plan agreement and continue to pay the \$25 minimum monthly payment per vehicle.*

### **What if I own multiple vehicles that are uninsured?**

*In order to pay the total balance by the end of the payment plan period, you must make the minimum monthly payment of \$25 per vehicle.*

### **Can I legally drive after entering into the payment plan?**

*Yes, with an active driver's license. When you pay the reinstatement fee, you may legally drive. If you default on the payment plan, your driving and vehicle registration privileges will be suspended.*

  
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# Payment Plan Program



  
www.dmvNow.com

**Caught without insurance? If you owe fees as a result of not insuring your vehicle, you may be able to enter into a plan to pay the fees over time and continue driving.**

## How the Program Works

In order to legally drive, an owner caught with an uninsured vehicle must pay a \$600 fee for every order of suspension issued by the Virginia Department of Motor Vehicles (DMV), as well as the reinstatement fee. Under this payment plan:

- ▶ Eligible vehicle owner must pay a minimum monthly payment of \$25 a month per vehicle by the due date.
- ▶ Balance must be paid in full within three years.
- ▶ Eligible vehicle owner must provide proof of financial responsibility (e.g. Form SR-22 or FR-44) for three years from the date of suspension, even if the balance is paid off before three years.



## Eligibility Requirements

- ▶ 18 years of age
- ▶ Driving privileges suspended due to lack of insurance on vehicle
- ▶ No other outstanding suspensions, revocations, or conditions preventing the reinstatement of driving and registration privileges
- ▶ Proof of financial responsibility (e.g. Form SR-22 or FR-44) on file with DMV
- ▶ Have not defaulted twice on the same DMV payment plan agreement
- ▶ Pay a \$25 administrative fee, the reinstatement fee, and, if applicable, a \$5 fee for each additional suspension order



## Acceptable Methods of Payment

DMV will accept payments by personal check, cash, cashier's check, credit card, debit card, or money order. Credit or debit card payments cannot be made by mail.

DMV has available payment plan coupons for those who apply to participate in the payment plan. Inquiries about payment plan balances can be made by accessing a myDMV account on [dmvNOW.com](http://dmvNOW.com) or by contacting DMV at (804) 497-7100.



## Frequently Asked Questions

### How do I apply?

*You must apply for the payment plan program in person at a customer service center. If you are eligible to participate, you must read and sign the contract agreement provided. An online option will be available in the near future.*

### Can I pay off the plan before three years?

*Additional payments can be made toward the balance at any time with no penalty. You must still provide proof of financial responsibility (e.g. Form SR-22 or FR-44) for three years from the date of suspension.*

