

The Importance of Insurance and Safety Inspections
Podcast Transcript
Duration: 2:39

Katy: Having a car means freedom, independence and responsibility. Before hitting the road, Virginia law has certain requirements you should know. William Childress, director of Vehicle Services at DMV, is here to talk about two topics – insurance and safety inspections. William, what do Virginia drivers need to know before getting behind the wheel?

William: First, insurance. Before Virginians purchase license plates or decals, they must certify that the vehicle is covered by Virginia's minimum insurance requirements. Those requirements are:

- \$25,000 for bodily injury or death of one person
- \$50,000 for bodily injury or death of two people
- And \$20,000 for property damage

Katy: What if someone does not have auto insurance?

William: The owner needs to pay a \$500 uninsured motor vehicle fee to DMV. This fee does not provide any insurance; it only allows you to drive an uninsured vehicle at your own risk. It's an annual fee that expires with your vehicle's registration.

Katy: What happens if someone is caught driving without insurance and has not paid the uninsured motor vehicle fee?

William: That is a costly thing to do. They face a \$500 fine, driver's license and vehicle registration suspension, plus higher insurance premiums for the next three years.

Katy: Do the insurance requirements apply to ALL vehicles?

William: Any registered vehicle, including antiques, must be insured. If you have an unregistered vehicle, you can return the license plates to DMV. If you do not return the license plates to DMV, the vehicle must be insured.

Katy: That's good to know. William, let's talk about safety inspections and why they are important.

William: Before operating a vehicle in Virginia, it must pass an annual safety inspection and display a valid inspection sticker on the windshield. Virginia's inspection program, run by the State Police, protects all drivers by making sure vehicles meet the minimum standards for safe operation.

Katy: What happens if I don't get my car inspected?

William: First of all, your vehicle may have a problem that could cause you to be unsafe in it... wouldn't you want to know? If you drive a vehicle without a current inspection sticker, you may be ticketed by law enforcement. A conviction for violating Virginia inspection laws can result in a fine and may be posted to your driving record.

Katy: What if I buy a brand new car – does it still require an inspection?

William: Yes. Before operating any vehicle in Virginia – new or used - it must pass inspection and display a valid inspection sticker.

Katy: Thanks for the helpful information, William. Keeping Virginians informed of these important topics will help make the Commonwealth's streets and highways safer for all motorists.