

# Unit Ten: Owning a Vehicle



**MORE THAN JUST DRIVING AWAY:  
TAGS, TITLES, REGISTRATION, AND INSURANCE**



# Objectives



- **Students will be able to describe how to legally register and maintain registration of a vehicle in Maryland.**
  - Including VEIP
  - Insurance
  - Tags and Title responsibilities
- **Students will complete final exam.**

# What is a vehicle inspection?

- **When you buy a used vehicle, you must have your vehicle inspected.**
  - Must be inspected by a licensed Maryland inspection station.
  - Automobile dealer, service station or specialized automobile service center can all be licensed as Maryland inspection stations.
  - Certificate is valid for 90 days.
  - Make sure the correct vehicle identification number (VIN)

MARYLAND STATE POLICE NO. 5174495

**INSPECTION CERTIFICATE**  
THIS IS TO CERTIFY THAT THE FOLLOWING DESCRIBED VEHICLE

MAKE	YEAR	TYPE	VEHICLE IDENTIFICATION NUMBER	MILEAGE

HAS BEEN INSPECTED BY A DULY AUTHORIZED REPRESENTATIVE OF THE INSPECTION STATION NAMED HEREON AND SUCH STATION HOLDS A CURRENT, VALID LICENSE, PURSUANT TO THE APPLICABLE PROVISIONS OF TRANSPORTATION ARTICLE, ANNOTATED CODE OF MARYLAND. IT HAS BEEN DETERMINED THAT THE SAFETY EQUIPMENT OF THE DESCRIBED VEHICLE, AS SPECIFIED BY LAW, MEETS WITH OR EXCEEDS THE MINIMUM SAFETY STANDARDS.

STATION STAMP →

Date of Certification MONTH / DAY / YEAR

I certify under Penalty of Perjury that the statements made herein, and on the corresponding MV Inspection Report, are true and correct and that the vehicle meets with or exceeds the minimum safety standards.

Signature of Registered Inspection Mechanic \_\_\_\_\_ Printed Name \_\_\_\_\_

ANY ERASURE, STRIKE OVER OR STRIKE OUT NOT AUTHORIZED BY THE AUTOMOTIVE SAFETY ENFORCEMENT DIVISION OF THE MARYLAND STATE POLICE OR M.V.A. WILL VOID THE CERTIFICATE.

MSP 23-63 (04/14) SEE REVERSE SIDE FOR IMPORTANT INSTRUCTIONS

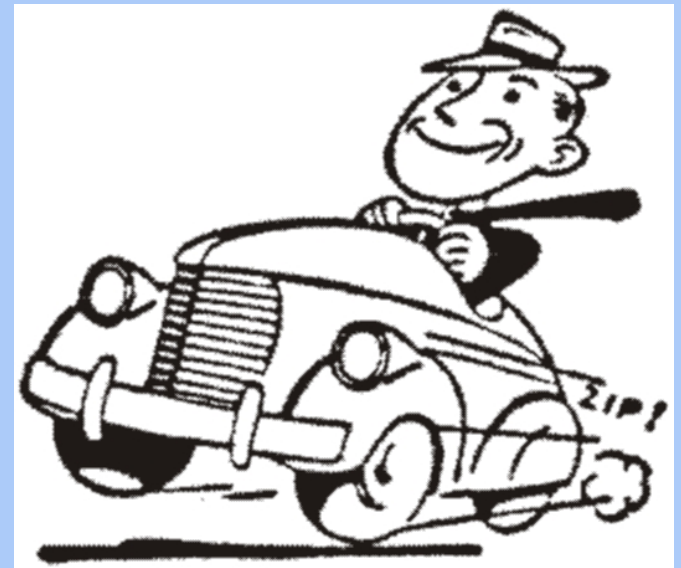
FOR MVA USE ONLY  
TAG \_\_\_\_\_  
TITLE \_\_\_\_\_



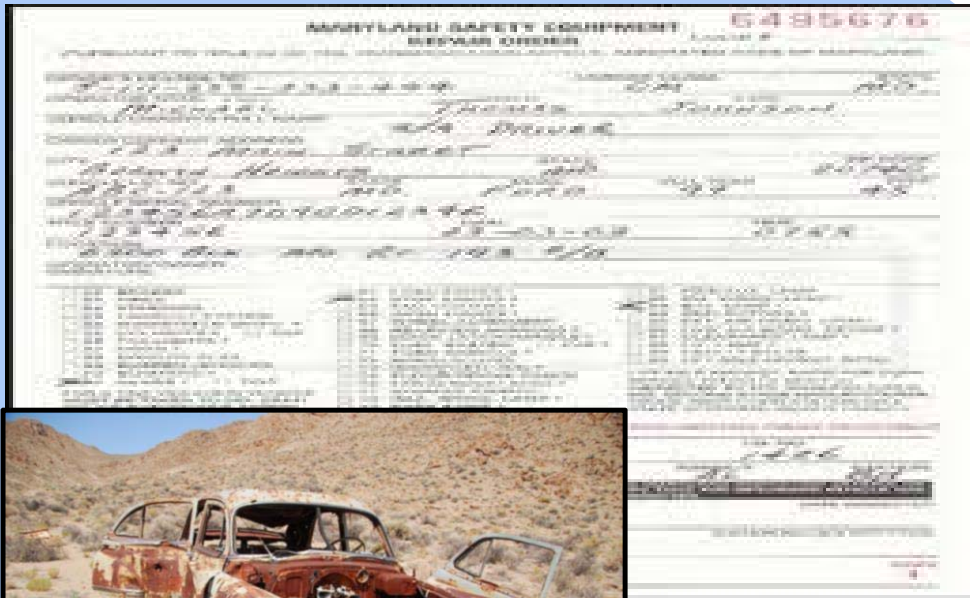
# When do I not need to get my vehicle inspected?

- **When you buy a new vehicle.**
- **After purchasing the vehicle, Maryland does not require annual inspections.**

**You will need to keep your vehicle in good working order or risk receiving a citation from law enforcement**



# Safety Equipment Repair Order



MDARYLAND SAFETY EQUIPMENT  
REPAIR ORDER 6495676

VEHICLE IDENTIFICATION NUMBER (VIN) \_\_\_\_\_  
PLATE NUMBER \_\_\_\_\_  
REGISTRATION NUMBER \_\_\_\_\_  
OWNER'S NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_  
DATE OF INSPECTION \_\_\_\_\_  
INSPECTOR'S NAME \_\_\_\_\_  
INSPECTOR'S SIGNATURE \_\_\_\_\_  
INSPECTOR'S TITLE \_\_\_\_\_  
INSPECTOR'S LICENSE NUMBER \_\_\_\_\_  
INSPECTOR'S EXPIRES DATE \_\_\_\_\_  
INSPECTOR'S OFFICE \_\_\_\_\_  
INSPECTOR'S PHONE NUMBER \_\_\_\_\_  
INSPECTOR'S FAX NUMBER \_\_\_\_\_  
INSPECTOR'S E-MAIL ADDRESS \_\_\_\_\_  
INSPECTOR'S BUSINESS ADDRESS \_\_\_\_\_  
INSPECTOR'S BUSINESS PHONE NUMBER \_\_\_\_\_  
INSPECTOR'S BUSINESS FAX NUMBER \_\_\_\_\_  
INSPECTOR'S BUSINESS E-MAIL ADDRESS \_\_\_\_\_  
INSPECTOR'S BUSINESS WEBSITE \_\_\_\_\_  
INSPECTOR'S BUSINESS ADDRESS \_\_\_\_\_  
INSPECTOR'S BUSINESS PHONE NUMBER \_\_\_\_\_  
INSPECTOR'S BUSINESS FAX NUMBER \_\_\_\_\_  
INSPECTOR'S BUSINESS E-MAIL ADDRESS \_\_\_\_\_  
INSPECTOR'S BUSINESS WEBSITE \_\_\_\_\_



If you are stopped by law enforcement, **you may receive a S.E.R.O if**

- Any of your lights are not functioning properly
- Any of your glass is broken or cracked
- If your safety belt is not operating correctly
- Your windows are overly tinted

# Safety Equipment Repair Order



## What will I need to do?

- If you receive a S.E.R.O., you will have 10 days to fix any problem
- If the problems is not fixed within 30 days, your registration may be suspended.
- For detailed information about SERO's, please go to [mva.maryland.gov](http://mva.maryland.gov)

# Insurance



**All Maryland vehicles MUST be insured at ALL times.**

## ○ **What is insurance?**

- ✦ **It covers financial losses to you or to another person when you are in a crash.**
- ✦ **What do those three numbers mean?**
  - \$ 30,000 for bodily injury
  - \$ 60,000 for 2 or more people
  - \$ 15,000 property damage

Please remember that these are **MINIMUM** levels of coverage. You can always buy more. Consult an insurance company or the Maryland Insurance Commission for more information.

# Can I drive without insurance?



- **Insurance is required by Maryland Law**
  - ❑ \$ 150 fine for first 30 days and \$7 for each additional day, up to an annual maximum of \$2500 per vehicle.
  - ❑ Your registration will be suspended if you do not have insurance
  - ❑ If you drive with a suspended registration, your vehicle may be impounded and you may be ticketed and/or fined.
- **You should always have proof of insurance in your vehicle when you are driving.**



## Titles and Registration



- **Step One: Registration**
- **What is registration?**
  - Registering your vehicle shows that you are the owner
  - Verifies that you have insurance
  - Verifies that all legal requirements have been met
  - Two part document: your license plate and your vehicle registration.

# Titles and Registration



- **Step Two: Renewing my registration**
  - You will need to renew your registration every two years
  - It can be done at [mva.maryland.gov](http://mva.maryland.gov) or one of the MVA kiosks.
  - Price will vary depending on the size, type, and age of your vehicle.
  - You will not need to bring proof of insurance.



# Titles and Registration

## Step One: Title

### What is a title?

- Official proof of ownership of a vehicle
- Also states mileage of vehicle when the title is issued
- Is an official legal document
- Should be stored safely but not in your vehicle

### How do I get a title?

Any time you purchase a vehicle, you will receive a title from the seller.

After purchase, you will need to get a new title showing your ownership from the MVA

For additional information, go to [www.mva.Maryland.gov](http://www.mva.Maryland.gov)



## What is VEIP?

**Program to insure the health of our air, water, and soil**

**Requires that most registered Maryland vehicles be tested every two years**

**Tests your vehicle emissions to make sure you are not sending clouds of pollutants into the air.**



## VEIP Notification

You will receive a letter like this.

It will have a date when your inspection is due.

Your vehicle information

Your information

Information about where you can go to get your vehicle tested.

# Maryland Vehicle Emissions Inspection Notice

Maryland law requires that the vehicle listed below be tested for emissions between now and:  
March 23, 2016

Vehicle Information			
License Plate	Registration Number		
DIYCC	DIYCARCENTER.COM		
Year	Make	Title Number	
2001		9068	
Inspection Due Date	Adjusted Inspection Due By		
3/23	16		

Registered Owner:

This vehicle may be tested for emissions as soon as you receive this notice. See enclosed brochure for exact locations of VEIP testing stations.

### Hours of Operation:

Monday-Thursday-Friday: 8:30 a.m. - 5:00 p.m.  
Tuesday-Wednesday: 7:00 a.m. - 7:00 p.m.  
Saturday: 7:00 a.m. - 1:00 p.m.

Thursday and Friday are the least busy days.

All VEIP stations are closed on Sunday and on all State holidays observed by the Motor Vehicle Administration and all other days that the MVA is closed. Please check our website for an up to date listing of closures. [www.mva.maryland.gov](http://www.mva.maryland.gov)

### Fees:

Inspection Fee... \$14.00

An additional \$15 late fee assessed the day after the due date, and 2 weeks (28) days thereafter.

Payment: Cash, VISA/MasterCard, Travelers Check, American Express, money order (with 2 current

Your vehicle would be exempt from inspection. If you own a diesel/electric vehicle or are requesting an extension, please complete the other side of this notice.





## VEIP: What if I forget?

- If you need an extension, you can request one online at [mva.Maryland.gov](http://mva.Maryland.gov).
- You may only get one extension.
- There is no cost for an extension.
- You may also go to a 24 hour self serve VEIP kiosk.



**For additional information, go to [www.mva.Maryland.gov](http://www.mva.Maryland.gov)**



**VEHICLE SERVICES**

- Administrative Flags
- Duplicate Registration
- Duplicate Title
- Order New Plate
- Personalized Plate
- Registration Renewal
- Substitute Sticker
- Temporary Registration
- Titles/Decals – Special Vehicles
- VEIP Extension

**DRIVER SERVICES**

- Driving Record
- Driver's License Services
- ID Card Services

**OTHER SERVICES**

- Change of Address
- County Pride Sticker
- Emergency Contacts
- E-Mail Management
- PIN Management
- Transaction Status/Re-Print

**FastTrack Español**

## VEIP Extension

To perform this VEIP Extension request, you must have the vehicle title number and the current registration number. You can only request 1 extension online.

There is no charge for a VEIP extension.

Upon approval, a new VEIP inspection notification with the newly assigned expiration date will be sent to your current MVA address of record approximately eight weeks prior to your inspection date.

Post Office will not forward MVA mail. If necessary go to [Change of Address](#) before continuing.

If you would like an electronic confirmation of your order you must enter a valid email address.

You must enter an email address or phone number below to continue. MVA is collecting your contact information for communications with you, including renewal notices.

Email Address:

Confirm Email:

**You must have your registration and title information to complete this form.**

**If you do not get your emissions tested, your registration may be suspended.**

# Suspension



- What is I don't renew my registration, get my emissions tested, keep auto insurance?





## What does suspension mean?



- **Suspension means that your vehicle tags are no longer valid.**
- **If you are stopped, you will receive a citation.**
- **You may have to pay fines.**
- **Your vehicle may be impounded.**
- **You will have to fix any problems before driving further.**



**DO NOT DRIVE WITH SUSPENDED TAGS FOR ANY REASON**

## Review of Unit Ten



- What do you need to drive a vehicle legally in Maryland?
- What is VEIP?
- What are the two parts to registration?
- How do you renew your registration?
- How frequently do I need to renew my vehicle registration and how much does it cost?
- What is the difference between a title and a registration?
- How frequently do I need to get my vehicle inspected?

# Final Exam