

3. / Pay insurance lapse civil penalty

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Pay insurance lapse civil penalty

Can I pay an Insurance Lapse Civil Penalty?

You can pay and remove a suspension for a lapse of insurance coverage if your insurance lapse is for 90 days or less. **Pay online right now.**

You **cannot** pay the civil penalty if

- your insurance lapse is 91 days or more
- you already paid a civil penalty in the past 36 months (3 years)

Your payment does not guarantee that the DMV will restore your registration, or close other suspensions or revocations. It is your responsibility to know if the DMV restored your registration before you drive the vehicle. You can check the status of your driving privilege and vehicle registrations through [MyDMV](#). If you just want to know about your insurance, you can use the [check insurance status](#) service.

The DMV will not automatically send you a new registration document in the mail.

If you do not want to pay the civil penalty, you can [surrender your vehicle registration and plates](#) until the suspension period ends.

What do I need to pay online?

You need a Suspension Order that states you are eligible to pay a civil penalty (see a [sample insurance letter](#)). You will need to provide the following information from your order

- the 10 digit document ID number
- your vehicle plate number
- vehicle type (also called class – e.g. PAS, COM)

Before You Start

- you must have your Suspension Order
- your vehicle must be currently insured
- your insurance lapse must be 90 days or less

[Do it now online](#)

Do it by mail

Follow the instructions on your suspension order. You must pay with a certified check or money order. Mail to

NYS Department of
Motor Vehicles
Financial Security
Bureau
PO BOX 2725
Albany NY 12220-0725

Do it at the DMV

Your suspension order will list the closest DMV offices to you where you can pay.

surrender your plates and serve a registration suspension of 25 days.

Example 2: If your insurance lapse is 90 days, you may pay a total penalty of \$900 (\$8 per day for the first 30 days = \$240; plus \$10 per day for 31 days to 60 = \$300; plus \$12 per day for days 61-90 = \$360) and not turn in your plates; or you must surrender your plates and serve a registration suspension of 90 days

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- the first 3 letters of the registrant's name

Can I pay by mail?

Yes, but it's faster to do it online. Follow the instructions on your suspension order. Send the bottom part of the order along with a certified check or money order for the penalty to

NYS Department of Motor Vehicles
Financial Security Bureau
PO BOX 2725
Albany NY 12220-0725

Can I pay at an office?

Yes, but it's faster to do it online. Your suspension order will list the closest DMV offices to you where you can pay.

How much do I need to pay?

Your Suspension Order from the DMV shows how much you must pay ¹ (see a [sample suspension order](#)). The amount depends on how long you did not have insurance coverage.

¹ Your payment is calculated based on the following table

Insurance lapse (in days)	Civil Penalty
1 - 30 days	\$8 per day
31 - 60 days	\$10 per day
61-90 days	\$12 per day

Example 1: If your insurance lapse is 25 days, you may pay a civil penalty of \$200 (\$8 per day for 25 days) and not turn in your plates, or you must