4 Understanding How Much Traffic Points Cost

DMV maintains a "point" system to track dangerous drivers. Often, motorists convicted of a traffic ticket feel they have resolved all their motoring issues with the local court, but later learn that the Driver Responsibility Assessment (DRA) is a separate DMV charge based on the total points they accumulate.

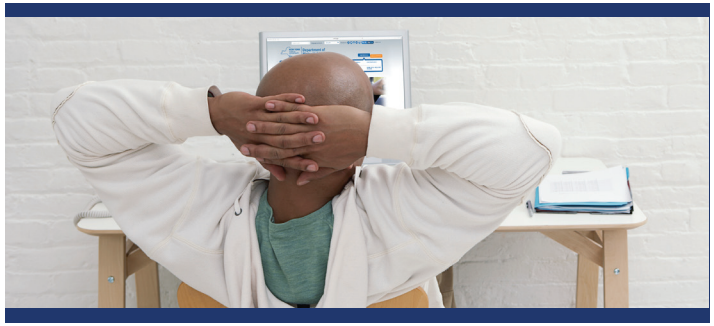
10 miles over the posted limit	3 POINTS
Improperly using cell phone or texting	5 POINTS
11 points within 18 months	LICENSE SUSPENDED
6 points within 18 months	$300 DRA BILL

The $300 DRA fee can be paid in $100 annual installments over three years. Motorists who fail to maintain an updated address with DMV may resolve their tickets with the court, but never receive their DRA assessment because we do not have their new address on record. Failure to pay the DRA will result in a suspended license.

More info here:
dmv.ny.gov/tickets/about-nys-driver-point-system
dmv.ny.gov/tickets/pay-driver-responsibility-assessment

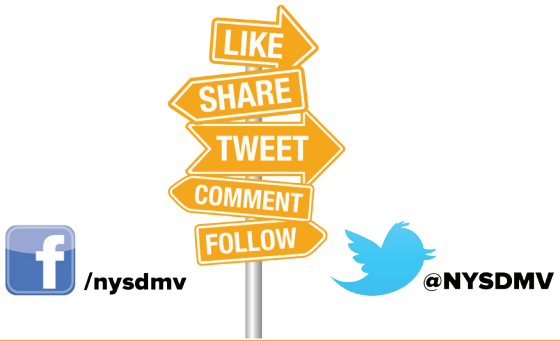
5 Not Bringing Proper Documentation to DMV Office

About ten percent of customers visiting a DMV office do not bring what they need to complete their transaction, and have to come back a second time to finish their business. This can be as simple as not bringing sufficient funds to pay for a license renewal or not having the proof of auto insurance required to register a car. Better yet, don't visit a DMV office at all, and see if your transaction can be performed online, like an address change, registration renewal, license renewal, replacing a lost title, paying a DRA or scheduling a road test.



Our award-winning website is recognized as one of the best in the nation. It has all the answers you need to efficiently perform any DMV transaction. Consider signing up for our MyDMV service, which offers even more benefits.

More info here:
dmv.ny.gov/mydmv/mydmv



TOP 5 DMV MISTAKES

And How To Avoid Them

The New York State DMV is a national leader in providing efficient, innovative, and responsive government services. The agency issues secure identity documents, delivers essential motor vehicle and driver related services, and administers motor vehicle laws enacted to promote safety and protect consumers.

NEW YORK STATE OF OPPORTUNITY. | Department of Motor Vehicles

dmv.ny.gov

Many DMV customers make easily avoidable mistakes that cause them significant problems, including encounters with law enforcement and impounded vehicles. Because we see customers make these mistakes over and over again, we are issuing this list of the top five DMV mistakes and how to avoid them.

1 Forgetting to Update Address

By statute, you must report a change of address to DMV **within ten days of moving**. That is the case for the address associated with your license, as well as all the addresses associated with each registered vehicle, which may differ.

You can easily update your address on our website, by mail or in person.

mydmv. Your path to personalized online services

More info here:
dmv.ny.gov/address-change/change-address-my-license-registrations

It is not sufficient to only: write your new address on the back of your old license; tell the United States Postal Service; or inform the police officer writing you a ticket. If you fail to keep your address current, you will miss a suspension order and may be charged with operating an unregistered vehicle and/or aggravated unlicensed operation, both misdemeanors. This really happens, but the good news is this is a problem that is easily avoidable.

2 Leaving the State Without Notifying DMV

States communicate with each other, so when you move to another state, be sure to tie up any loose ends regarding your New York State license or registration. That means resolving any unanswered tickets, suspensions or revocations, and surrendering your license plates to NYS when you get to your new home state.

UNANSWERED TICKETS?

SUSPENSIONS?

REVOCATIONS?

SURRENDER LICENSE PLATES TO NYS

A license suspension or revocation here could mean that your new home state will not issue you a license there. Remember, it is important to notify DMV of your new address so that any possible mail correspondence can reach you. Also, turning in your plates is important to avoid an insurance lapse.

3 Letting Insurance Lapse

Because we all pay indirectly for crashes involving uninsured motorists, New York State requires every motorist to maintain auto insurance every single day a vehicle is registered. DMV works with insurance companies to electronically monitor your insurance coverage, and we know when coverage is dropped for any reason. When that happens, we mail you an insurance inquiry letter to allow you to clear up the problem.

We send 500,000 inquiry letters a year. If the inquiry letter does not resolve the problem, we must suspend the vehicle registration and, if it persists, your driver license! We suspend 300,000 registrations a year for failure to maintain insurance. If you fail to maintain an updated address with us, you won't learn that you have an insurance problem, and we will suspend your registration and license. Make sure you turn in your vehicle's license plates at DMV before you cancel your insurance policy. Insurance policies must be from a company licensed in New York State.

More info here:
dmv.ny.gov/insurance/insurance-lapses
dmv.ny.gov/registration/surrender-vehicle-plates-dmv