

STEP-BY-STEP GUIDE · BOCA RATON

Boca Raton Car Registration, Insurance and SunPass Guide 2026

For cars brought from another state and cars bought in Boca Raton: insurance, registration, VIN verification, toll tags and public transit.

SHORT ANSWER

You have 10 days from starting a job in Florida or enrolling your child in a Florida public school to register your vehicle and get Florida insurance. Minimum coverage is \$10,000 Personal Injury Protection (PIP) and \$10,000 Property Damage Liability (PDL); general Bodily Injury Liability (BIL) is not required for private vehicles. Florida has no vehicle inspection of any kind. Vehicles titled out of state need a VIN verification. The Tax Collector center nearest Boca Raton is in Delray Beach and a reservation is required. For tolls, SunPass Mini costs \$4.99 and SunPass PRO costs \$14.95. A Palm Tran bus ride is \$2, and parking is free at Tri-Rail's Boca Raton (Yamato Road) station.

Step by step

- 1 Get Florida insurance.** Buy at least \$10,000 PIP and \$10,000 PDL from a carrier licensed to sell insurance in Florida; you can ask your current agent about transferring to a Florida policy.
- 2** If your vehicle is financed (has a lien), ask the out-of-state lienholder to transfer the title to Florida. If they refuse, get the refusal in writing and bring it to a tax collector office; if they agree, HSMV Form 82040 is used.
- 3** If there is no lien, bring proof of identity (all owners), proof of Florida insurance, the original out-of-state title, and a completed HSMV Form 82040 to a Palm Beach County Tax Collector center. The nearest to Boca Raton is South County (501 S. Congress Ave, Delray Beach); a reservation is required.
- 4** Vehicles previously titled out of state need a VIN verification: a law enforcement officer, a military police officer, a licensed Florida dealer, or a Tax Collector employee signs off on HSMV Form 82040 or 82042.
- 5** Pay the title and registration fees.

The 10-day rule for new residents

You have 10 days from starting a job in Florida or enrolling your child in a Florida public school to title and register your vehicle and get Florida insurance on it. That is a tighter window than the 30-day license deadline. The Palm Beach County Tax Collector counts 30 days from starting work, taking up an occupation, registering to vote or enrolling a child in school, but Florida Statutes 320.38 sets 10 days for someone who takes a job or enrolls a child in public school. Go by the shorter legal deadline.

Insurance minimums (2026)

COVERAGE	MINIMUM
Personal Injury Protection (PIP)	\$10,000 (covers 80% of necessary medical expenses regardless of fault)
Property Damage Liability (PDL)	\$10,000
General Bodily Injury Liability (BIL)	Not required for private vehicles (taxis need \$125,000/\$250,000 plus \$50,000 PDL)

A lapse in insurance can suspend your license and plate for up to 3 years, with no hardship license available for an insurance-related suspension, and a reinstatement fee up to \$500.

No vehicle inspection

Florida has not required emissions testing for private vehicles since 2000, and there is no periodic safety inspection at all; registration renewal has no inspection step.

Renewing your registration

Registration expires at midnight on the first registered owner's birthday, and a late fee applies if you pay after the 10th day of the month following the birthday. Renewal options: online, in person (by reservation), MV Express kiosks at some Palm Beach County Publix stores, the drop boxes at the Tax Collector centers (5-7 business days), or by mail (10-15 business days).

SunPass and Toll-By-Plate

PRODUCT	FEE
SunPass Mini	\$4.99 plus tax (not for motorcycles)
SunPass PRO	\$14.95 plus tax (movable between vehicles, motorcycle-compatible, also works on E-ZPass roads)
Toll-By-Plate (no transponder)	A camera photographs your plate and a bill is mailed to you, with a \$2.50 administrative fee per invoice; not usable on Florida Managed Lanes

SunPass is sold at Publix, CVS, Walgreens, SunPass walk-in centers, SunPass.com, or by calling 1-888-TOLL-FLA. SunPass users pay about 25% less on average than Toll-By-Plate.

Boca Raton's toll road is Florida's Turnpike. At the Boca Raton exit (Exit 75, Glades Rd), Florida's Turnpike's 2026 rate table lists \$0.28 with SunPass and \$0.58 with Toll-By-Plate for a two-axle vehicle; at Delray Beach (Exit 81) it is \$0.58 and \$0.86. Rates are updated from time to time, so check current rates at floridasturnpike.com.

Getting around Boca Raton

OPTION	FARE / DETAILS
Palm Tran bus, one ride	\$2
Palm Tran 1-day / 3-day / 7-day / 31-day pass	\$5 / \$12 / \$20 / \$70
Palm Tran half fare (eligible riders)	\$1 per ride (eligibility rules are on the fare page at palmtran.org)
Palm Tran routes serving Boca Raton	1, 1 Limited "The Bolt", 2, 3, 91, 92 and 94 (Route 94 is free for FAU and Palm Beach State College students and staff with ID)
Tri-Rail (Yamato Road station)	One-way \$2.50 to \$8.75 depending on zones; weekends and holidays \$5 for any distance; station parking is free for Tri-Rail riders
Brightline (Boca Raton station)	101 NW 4th St.; covered garage at 151 NW 4th St., from \$12 per day booked in advance and \$20 per day walk-up
BocaConnect (city on-demand shuttle, Circuit app)	Rides that start and end in the red zone are free; rides that begin or end in the blue or green zone are \$2 per rider plus \$1 per additional rider, capped at \$5 a ride (12-month pilot)

Tri-Rail fares here come from the March 2025 official tariff and may have changed; check tri-rail.com for current fares. Tri-Rail tickets are not sold onboard: buy at a ticket machine, in the mobile app or from a station agent before boarding, because riding without a ticket carries a \$55 citation. Details: palmtran.org, gobrightline.com, myboca.us.

NOTE FOR IMMIGRANTS

After you move, update the address on your vehicle registration. If you are subject to the address-reporting requirement, you must also report your new address to USCIS within 10 days (AR-11).

TURKISH-SPEAKING IMMIGRATION ATTORNEY IN BOCA RATON

Have a question about your immigration status?



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