

STEP-BY-STEP GUIDE · COVINGTON

Cars, Insurance, Towing and Transit in Covington 2026

Here a car is infrastructure, not a comfort. There is no emissions test in this county, the insurance regime cannot be compared with other states, and no fixed route bus was found.

SHORT ANSWER

Three answers together. **There is no emissions test here:** Indiana requires it in **two counties only** and this is not one of them. But do not read that as a convenience, **read it as the result of a geographic rule:** the program is tied to a federal air quality region in the north-western corner of the state, so for a reader who moves there the test is mandatory. **The insurance regime cannot be compared with other states:** Indiana is not a no-fault state, the mandatory minimum is **25/50/25**, there is no compulsory personal injury coverage, and **an uninsured driver loses the right to non-economic damages after a crash. We publish no towing tariff**, because we could not read a tariff for this city. And above all of them sits a fourth answer: **the research found no fixed route bus reaching this town.**

Here a car is infrastructure, not a comfort

We write this first because the rest of this guide rests on it. No fixed route bus was found, **there is no hospital inside the county**, the licensing and registration counter is open two days a week, no sliding fee health center could be found in this county, the state's only immigration court and only apostille office are in another city, and the free legal aid branch is in a neighboring county. Every one of those answers sits at the end of a car trip. So here the vehicle decision is made **inside the housing decision. We publish no distance figure**, because none came from a source; what we do write is the consequence of distance: an errand handled at a single office, an appointment day, a closing time, and not reaching a second errand the same day.

Registration and emissions: the state's business, briefly

- **Deadlines: sixty days** after becoming an Indiana resident, and **forty-five days** for a newly acquired unregistered vehicle. Because a car stands in for public transit here, this is not a calendar you can postpone.
- **We give no fee figure, and the reason is serious.** We could not read registration, plate, title or vehicle excise tax figures from an official source, and third-party sites contradict each other. On top of that Indiana has a **county level wheel tax**, so the cost differs county by county, and **we could not confirm this county's rate either.** Open the agency's own calculator before you go to the counter.

- **A one-time vehicle identification number inspection** is reported for a car titled in another state; we could not confirm that officially, so ask when you book.
- **Whether registration or titling asks for a number, we could not find out.** The number requirement is explicit on the licensing side; we could not read its counterpart on the vehicle side. Ask by telephone and write down the answer along with who gave it to you.
- **We also found no periodic safety inspection for an ordinary passenger car**, and we are not saying none exists.
- **You have to fit the errand into one of two days.** Registration and licensing are the same counter's business, and that counter here is open Tuesday and Thursday. Try to book both on one day.

WHY THERE IS NO EMISSIONS TEST HERE: GEOGRAPHY, NOT GENEROSITY

- The program is run by the state licensing bureau and the state environmental agency, and the scope is **two counties only**. The reason is not environmental policy but law: those two counties sit inside a federal air quality region and the program is a required part of the state's federal implementation plan, **so the state cannot lift it on its own**.
- **The practical consequence is this:** the exemption here is not a privilege, it is the result of a map. Move north-west inside the state and the rule does not travel with you; **you move into the rule**.
- **A statute is reported to aim at phasing the program out**, but **there is no record that the program has stopped**, and we do not write that it is ending.
- **Ask when you buy a used car:** whether the car was registered in one of the north-western counties can change its paper history.

Insurance: two provisions that matter to a newcomer

TOPIC	STATE RULE
Regime	Not a no-fault state. Mandatory minimum 25/50/25 , no compulsory personal injury coverage
Uninsured and underinsured motorist coverage	Must be offered , but can be rejected in writing . Ask what you give up before you reject it
If an uninsured driver is in a crash	They lose the right to non-economic damages. That is the separate price of driving uninsured in this state
If you have no credit history	The statute bans the absence of credit history or the fact that a score cannot be calculated from being taken into account, unless the insurer treats the person as though they had neutral credit information
Factors barred from the score	Income, gender, address, ZIP code, ethnic group, religion, marital status and nationality
An important limit	That ban is about what goes inside the score , not a ban on territorial pricing generally. Do not confuse the two

The practical upshot: when you take a quote, ask two things **in writing**. If your score cannot be produced because you have no credit history, do they record that as **neutral**, and do they explain what you give up

before you reject uninsured and underinsured motorist coverage. The second is a real risk here, because the coverage is not mandatory and the other driver may turn out to be uninsured. A quote you obtained in another state tells you nothing here, because the products are not the same; the provisions are in [the insurance section of the state guide](#).

THE TOLL ROAD DOES NOT PASS THIS COUNTY, AND THE TEXTS ARRIVE ANYWAY

- Indiana's toll road runs across the **northern edge** of the state and is not on this county. But **toll scam text messages arrive statewide**, and the message does not care whether you have ever used that road.
- **Three separate agencies warn about it at once**: the company that operates the road, the state transportation agency and the state police. Their shared language is this: **we do not send text messages about unpaid tolls**.
- The typical pattern is an unpaid toll plus a late penalty and pressure to pay **within twelve hours**. Do not reply, do not open the link, and if in doubt call the agency on its own published number.
- **A new arrival is more exposed to these messages**, because they do not yet know which agency would write to them. This is a note to pin up at home in your first month.

Winter: deliberately short, and two things take its place

- **Indiana is not a state with a severe winter regime** and we could **not find** anything here matching the snow emergency calendars in our earlier guides.
- We could **not read a rule** from the city's own material about its snow declaration, odd and even parking or sidewalk clearing duties. **We are not saying none exists; we are saying the research did not find one.**
- **We also found no statewide winter tire requirement and no studded tire ban.**
- **The first thing that takes winter's place is which number to call outside office hours. There is no 311 here** and no equivalent; during office hours there is one door, the city building, and outside them **the number changes with the service**. The table is below.
- **The second is the time zone**. This county is on Eastern time, but **twelve of the state's counties are on Central time** and there is an hour between them. We set out the difference with Türkiye and the consular arithmetic in our consulate guide.
- **We do know where to ask, and that is an advantage**. The city council meets on the **first Monday of each month at 18:00** and the meetings are streamed live; minutes are published year by year. If a rule puzzles you, watching a meeting or calling the city clerk and treasurer's office is a route that actually works in this town.

SITUATION	NUMBER
Office hours, Monday to Friday 08:00 to 16:00	(765) 793-3423, and for the city building (765) 793-2331
Electrical fault, after hours	(765) 585-0660
Street, water or sewer, after hours	(765) 585-0461
Water treatment plant	(765) 299-3393
Non-emergency law enforcement call	(765) 793-2449, a dispatch center shared by two counties

SITUATION	NUMBER
Emergency	911

The second to last line is the measure of a small settlement: even the non-emergency dispatch center serves two counties at once. When you call, **say which city you are in and give your address first.** Put these five numbers somewhere visible at home; there is no single number here that covers everything.

If your car is towed: what we could confirm and what we could not

QUESTION	STATUS
Towing charge and daily storage charge	Not published. We could not read a city tariff
Who carries out law enforcement towing	Could not confirm
Address and hours of the impound lot	Could not confirm
The first number to call	(765) 793-2449 , non-emergency dispatch; during office hours also (765) 793-2331
Fee waiver for an immigration detention	Not found. We are not saying none exists
Fee waiver for a stolen vehicle	A city in this state is reported to have adopted such a program; that program is not for this city

- 1 Call law enforcement first and ask whether the car was towed.** Rule out theft with the first call; the two situations follow different routes. Because the dispatch center covers two counties, **say which city you are in at the start.**
- 2 Ask which lot it went to, who may collect it and how payment is taken.** We publish no lot address because we could not confirm one. Write down the answer, who gave it and when.
- 3 Get your proof of ownership together:** the title, a current registration or lease agreement, plus the plate or vehicle identification number.
- 4 Do not underestimate the photo identification requirement.** In Indiana this is a separate problem, because even an identification card depends on evidence of lawful status. If you have no state credential, take your passport, and ask **by telephone rather than at the gate** whether it is accepted.
- 5 Towing from private parking is a different matter.** There the decision belongs to the property owner, not the city, and the rulebook is the contract. When you rent, look for the parking rule and the towing company in the lease.

IF A FAMILY MEMBER IS DETAINED: OUR ADVICE HERE IS MORE CAUTIOUS

- In an earlier guide in this series one city's own impound page said vehicles left behind because of an immigration detention were **released without charge. We found no Indiana equivalent.** We are not saying none exists; we are saying the research did not find one.
- So our advice is plain: **collect the vehicle early**, because storage charges run every night and you cannot rely on a waiver.
- **Here that is an even more expensive mistake**, because a household left without a car has no fixed route alternative.
- **Keep a copy of your proof of ownership somewhere accessible at home** and make sure **at least one other person in the household** holds the documents needed to collect it. The first hours of a detention go to telephone calls, a lawyer and arrangements for the children; the car is the last thing anyone thinks of.
- **The detention case itself is a federal matter, not a city one.** We cover the court and reporting side in our official offices directory. Detention information line **1-888-351-4024**.

Living without a car: what you actually have

We will not soften this: **we found no fixed route bus system in this county.** The only organized transport we found works **on demand.** The regional body's full name is **Area IV Agency on Aging and Community Action Programs, Inc.**, based in Lafayette, and this county is inside its service area; the information number is **765-447-7683**. Federal records show it as a demand response operator, and its annual ridership and vehicle count are small, which means **limited capacity.** There is also a record of **REACH OUT Community Van**, a contribution-based service run with volunteer drivers, **765-798-6077**, booked **forty-eight hours ahead; but Covington is not among the places that service lists**, and the record is old.

A NAME TRAP: THE SYSTEM YOU FIND IS IN ANOTHER STATE

- When you search this town's name together with the word transit, the federal transit records that come back **do not belong to this city.**
 - They belong to the system of **a county of the same name in the state of Alabama**, and the agency's mailing address is in Alabama. **Two places share a name and sit in different states.**
 - So the routes, times and fares you see on that page **are not for your town.**
 - **When you think you have found a route, check the state.** This series has hit the similarly named institution trap several times, and each time it cost somebody half a day.
- **No passenger rail.** We found no train station for this town. The state's passenger train is not even daily, running **three days a week**; the stops named on that line include two neighboring county seats, so your nearest rail access is in neighboring counties. **We publish no train day or time**, because the sources contradict each other on the days and the direction, and the only official timetable we could find carries an obsolete date.
 - **Intercity coach:** we could **not confirm** a stop, a carrier name or ticketing rules. Search by your own address on the carriers' own sites.
 - **The airport:** the region's scheduled airport is **Indianapolis International Airport** and **we publish no distance figure.** Do not expect a nonstop toward Türkiye; the detail is in our consulate guide. **Solve the**

ground transport for the day of your flight before you buy the ticket, because there is no route to the airport from here and a last minute solution is expensive. **We could not confirm airport parking charges** either, so we publish no figure.

- 1 Call two numbers and give your own address: 765-447-7683 and 765-798-6077.** Ask three things separately: do you come to my address, how far ahead must I book, and how is the fare calculated. **Make these two calls before you move;** the answers can change which house you rent.
- 2 Bundle your appointments.** Put the doctor, the counter, the library and the shopping on one day; here four errands on one trip cost less than four trips. **The licensing counter being open only on Tuesday and Thursday** shapes that plan directly.
- 3 Plan the health appointment together with the transport.** There is no hospital inside the county, so a visit to an emergency department is certainly a car trip.
- 4 If you buy a car, budget three items together:** registration and plate, the county wheel tax, and insurance. This guide gives no figure for any of them.
- 5 Compare quotes by the coverage list,** not by the premium; personal injury coverage is not mandatory here and you will not see that difference in the price.
- 6 Pin the toll messages up at home.** All three agencies state that they do not text about unpaid tolls.
- 7 Build a neighborhood network.** It is the only real compensation a small settlement offers, and school, work and places of worship are where it gets built.



TURKISH-SPEAKING IMMIGRATION ATTORNEY IN COVINGTON

Have a question about your immigration status?

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