

STEP-BY-STEP GUIDE · FLORIDA STATE

Florida Car Registration, Insurance and SunPass Toll Guide 2026

For cars brought from another state or from Türkiye, cars bought in Florida, and the statewide SunPass toll system.

SHORT ANSWER

Once you start a job or enroll a child in a Florida public school, you have just 10 days to get Florida insurance, a title and registration on your vehicle, a much tighter deadline than the 30 days you get for a driver's license. Minimum coverage is \$10,000 Personal Injury Protection (PIP) plus \$10,000 Property Damage Liability (PDL); ordinary passenger vehicles don't need general bodily injury liability. Florida has no safety or emissions inspection for passenger vehicles at all. For toll roads, a SunPass transponder, \$4.99 for the Mini or \$14.95 for the PRO, is the easiest option; without one, Toll-By-Plate bills arrive by mail with a \$2.50 fee added.

Step by step

- 1 **Buy Florida insurance.** Get a policy with at least \$10,000 PIP and \$10,000 PDL from an agent licensed to sell insurance in Florida.
- 2 **Sort out your title.** If there's a lien, ask the out-of-state lienholder to transfer the title to Florida; the vehicle must still be registered even if the lienholder doesn't cooperate, in which case get their refusal in writing and bring it to a service center. Without a lien, bring proof of identity, proof of Florida insurance, the original out-of-state title, and a completed HSMV Form 82040.
- 3 **Get a VIN verification.** Any vehicle previously titled or registered out of state needs its VIN verified on HSMV Form 82040 or 82042 by a law enforcement officer, a military police officer, a licensed Florida dealer, or a county tax collector employee.
- 4 **Visit your local Tax Collector office,** pay the fees, and get your plates.
- 5 **Don't look for an inspection, there isn't one.** Florida requires no safety or emissions inspection for ordinary passenger vehicles; commercial vehicles follow a separate rule.

Insurance minimums

COVERAGE	MINIMUM
Personal Injury Protection (PIP)	\$10,000, covers 80% of necessary medical expenses regardless of fault

COVERAGE	MINIMUM
Property Damage Liability (PDL)	\$10,000
General Bodily Injury Liability (BIL)	not required for ordinary passenger vehicles (taxis need \$125,000/\$250,000 plus \$50,000 PDL)

IF YOUR COVERAGE LAPSES

Coverage must stay continuous throughout the registration period even if the car isn't driven or is inoperable; surrender your plate before you cancel insurance. A lapse can suspend your license and plate for up to 3 years, with no hardship license available for that kind of suspension, and a reinstatement fee of up to \$500.

SunPass and toll roads

SunPass, Florida's prepaid toll program, uses a windshield-mounted transponder that deducts tolls automatically from a prepaid balance; SunPass users get Florida's lowest toll rate.

PRODUCT	DETAILS
SunPass Mini	\$4.99 plus tax, valid only in FL/GA/KS/NC/OK/TX, not for motorcycles
SunPass PRO	\$14.95 plus tax, movable between vehicles, motorcycle-compatible, and also works anywhere E-ZPass is accepted (useful if you travel to states like New Jersey, New York, Pennsylvania or Virginia)
Where to buy	Publix, CVS, Walgreens, SunPass walk-in centers, SunPass.com, or 1-888-TOLL-FLA (phone orders take 4 to 5 business days)
Toll-By-Plate (no transponder)	a camera photographs your plate and mails a bill to the registered owner covering a rolling 30-day period, plus a \$2.50 fee per invoice; it can't be used on Florida's Managed Lanes

Central Florida runs its own transponder, E-PASS, which works interoperably with SunPass on the same roads; SunPass covers most of the rest of the state.

NOTE FOR IMMIGRANTS

Once your vehicle is registered, keep your address current on both your registration and your SunPass account, since bills and notices go to the address on file. If you're 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 FLORIDA

Have a question about your immigration status?

Attorney Asim Clinch serves clients across Florida, in Turkish and English. Free evaluation:

clinchlaw.com/free-evaluation · +1 866-491-7669

Office: 321 N Central Expy, Ste 206, McKinney, TX 75070

Attorney responsible for this guide: Asim Clinch, Esq., Clinch Law Firm P.C. Attorney Asim Clinch is a member of the Missouri Bar (No. 76084) and practices U.S. federal immigration law.

Attorney advertising. This guide is general information only. It is not legal advice and is not a substitute for the advice of an attorney. Information compiled from official sources as of September 28, 2026; fees and procedures change, so check the official site before you act. Reading this guide does not create an attorney-client relationship. The choice of a lawyer is an important decision and should not be based solely upon advertisements. Latest version: clinchlaw.com/city-guides/florida-immigration-attorney