

STEP-BY-STEP GUIDE · FORT LAUDERDALE

Fort Lauderdale Car Registration, Insurance, SunPass and Transit Guide 2026

For cars brought from another state and cars bought in Fort Lauderdale: insurance, registration, VIN verification, tolls, Broward County Transit, Tri-Rail and Brightline.

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). Florida has no vehicle inspection of any kind. Vehicles titled out of state need a VIN verification. In Broward, registration and title are handled at the Broward County Tax Collector's Motor Vehicle Services office in Plantation (1800 NW 66 Ave, Suite 101, 954-797-8733). No car? A Broward County Transit bus ride is \$2 and an All Day pass is \$5.

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 registration 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 registration office (Broward options below).
- 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.

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.

Where to register and title in Broward

Vehicle transactions in Broward County are handled in several places. Even though the city has no license office, you have options for your vehicle:

OPTION	ADDRESS · PHONE · NOTES
Broward County Tax Collector, Motor Vehicle Services	1800 NW 66 Ave, Suite 101, Plantation, FL 33313 · 954-797-8733 · autotags@browardtax.org · weekdays 8:30 a.m. to 5:00 p.m. · per the FLHSMV page, a Tax Collector service fee is added to motor vehicle fees at this center; we could not confirm the amount
License plate agent, Fort Lauderdale	1113 N. Federal Highway, Fort Lauderdale, FL 33304 · 954-765-4697 · weekdays 9:00 a.m. to 5:00 p.m., Saturdays 9:00 a.m. to 2:00 p.m. · may charge extra fees, ask in advance
Other vehicle offices	The FLHSMV Broward list also shows vehicle-only offices in Hollywood, Deerfield Beach, Coral Springs, Pembroke Pines (Flamingo Rd), Lauderhill and Weston · addresses at flhsmv.gov/locations/broward
Kiosks and online	The Tax Collector has registration-renewal kiosks and online renewal (browardtax.org/registration-renewal); we could not confirm kiosk addresses

The Tax Collector's tax office (property tax, business tax) is at a different address: 115 S. Andrews Ave, A100, Fort Lauderdale, FL 33301, 954-357-4829. Vehicle registration is not handled there.

SunPass, Toll-By-Plate and 95 Express

Broward's main toll roads are Florida's Turnpike and the Sawgrass Expressway (SR 869). Both are all-electronic with no cash: you pay with SunPass or Toll-By-Plate, and SunPass is always cheaper than Toll-By-

Plate. Rates depend on the toll point, so we do not quote a fixed figure; check current rates at floridasturnpike.com/toll-rates.

95 EXPRESS LANES REQUIRE A TRANSPONDER

The I-95 95 Express lanes (Broward and Miami-Dade) can be used only with an active SunPass or another compatible transponder; Toll-By-Plate is not accepted, and entering without a transponder brings a toll invoice with a \$2.50 administrative fee plus a \$25 daily violation charge. Pricing changes during the day with traffic. Read the rules at 95express.com, and do not enter these lanes without a transponder.

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.

WATCH FOR FAKE TOLL TEXTS

Do not click a "pay your toll" link in an unsolicited text or email. Pay only through sunpass.com or floridasturnpike.com.

No car? BCT, Tri-Rail and Brightline

SERVICE	FARE
Broward County Transit (BCT) bus, one way (cash, exact fare, no change given)	\$2
BCT All Day pass (bought on the bus)	\$5
BCT 3-Day / 7-Day pass	\$12 / \$20
BCT 31-Day pass	\$70
Reduced (age 65+, Medicare or disability with proof, age 18 and under): one way / All Day / 31-Day	\$1 / \$4 / \$40

BCT fares were updated on August 13, 2026. The EASY Card issued by Miami-Dade and Tri-Rail is not accepted on BCT buses. There is a RideBCT app (with Apple Pay and Google Pay) and the SoFloGO app, which combines BCT, Miami-Dade Transit, Palm Tran and Tri-Rail. Many routes carry service alerts for construction and street flooding, so check RideBCT before you travel. Customer service: 954-357-8400.

Tri-Rail runs on a zone system; under the March 2025 tariff, one-way fares run from \$2.50 for 1 zone to \$8.75 for 6 zones, with a flat \$5 on weekends and holidays. Confirm current fares at tri-rail.com. Buy your ticket before boarding at a station machine or in the app; riding without one is a \$55 fine. The Fort Lauderdale Airport station (500 Gulf Stream Way, Dania, FL 33004) has a free shuttle to FLL.

Brightline's Fort Lauderdale station is downtown: 101 NW 2nd Avenue, Fort Lauderdale, FL 33311. There is a 24-hour parking garage, and the airport shuttle to FLL is \$12 per person plus a \$3 fuel surcharge, daily 8:00 a.m. to 7:00 p.m. Check ticket prices at gobrightline.com.

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 FORT LAUDERDALE

Have a question about your immigration status?

Attorney Asim Clinch serves clients in Fort Lauderdale and the surrounding area, in Turkish and English. Free evaluation: clinchlaw.com/free-evaluation · +1 866-491-7669
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