

STEP-BY-STEP GUIDE · JACKSONVILLE

Jacksonville Car Registration, Insurance and SunPass Guide 2026

For cars brought from another state and cars bought in Jacksonville: insurance, registration, VIN verification and toll tags.

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. For tolls, SunPass Mini costs \$4.99 and SunPass PRO costs \$14.95.

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 Tax Collector branch.
- 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)

COVERAGE	MINIMUM
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.

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.

Duval County Tax Collector branches (registration and title)

All eight branches handle registration and title: Yates, St. Johns Square, Mandarin, Neptune Beach, North Main Street, Roosevelt, Soutel and Westside. Addresses are in the driver's license guide. Do not go to the closed Hogan or Kernan branches.

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 JACKSONVILLE

Have a question about your immigration status?

Attorney Asim Clinch serves clients in Jacksonville and the surrounding area, in Turkish and English.

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