

STEP-BY-STEP GUIDE · MIAMI

Miami Car Registration, Insurance, SunPass and Transit Guide 2026

For cars brought from another state and cars bought in Miami: insurance, registration, VIN verification, tolls and Miami-Dade 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). Florida has no vehicle inspection of any kind. Vehicles titled out of state need a VIN verification. Miami's toll roads are run by GMX, formerly MDX, and are all-electronic: SunPass or a bill by plate. No car? Metrobus and Metrorail cost \$2.25 with a \$5.65 daily cap, and Metromover is free.

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)
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, Toll-By-Plate and GMX (formerly MDX)

Miami's local toll roads (SR-836 Dolphin Expressway, SR-112, SR-874, SR-878, SR-924) are run by the Greater Miami Expressway Agency (GMX), which used to be called the Miami-Dade Expressway Authority (MDX). These roads are all-electronic with no cash: you pay with SunPass or Toll-By-Plate. On some roads and express lanes the toll changes during the day with traffic, so we do not quote a fixed figure; check current rates at gmx-way.com. GMX customer service: 305-637-3277.

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; GMX has posted a warning about this kind of scam. Pay only through sunpass.com or floridasturnpike.com.

No car? Miami-Dade Transit

SERVICE	FARE
Metrobus and Metrorail	\$2.25 (discounted \$1.10)
Daily cap (EASY Card or contactless bank card)	\$5.65, you never pay more than this in one day
Metromover (downtown Miami)	Free
EASY Card	\$2 (the paper EASY Ticket is free)
Mobility EASY Card (Miami-Dade residents, annual income under \$20,385)	Free Metrobus and Metrorail

Bus-to-bus transfers are free within 3 hours of your first tap, but only if you pay with an EASY Card, EASY Ticket or contactless payment; cash riders do not get free transfers. Metrorail parking is \$4.50 a day.

Miami-Dade Tax Collector branches (registration and title)

Registration, plates and title are handled at Miami-Dade Tax Collector branches. Main branch: 200 NW 2nd Ave, Miami, FL 33128. All branch addresses are in the driver's license guide; shared phone (305) 375-5448, weekdays 8:00 a.m. to 5:00 p.m., some branches Saturdays 8:00 a.m. to 1:00 p.m. Tax Collector kiosks in 5 Publix stores also handle registration renewals.

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 MIAMI

Have a question about your immigration status?

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

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