

STEP-BY-STEP GUIDE · TAMPA

Tampa Car Registration, Insurance and SunPass Guide 2026

For cars brought from another state and cars bought in Tampa: insurance, registration, VIN verification, toll tags and public 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); 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. In Tampa a HART bus ride is \$2.00 with a \$4.00 daily cap, and the TECO Line Streetcar 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 Hillsborough County 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 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.

Tampa's two main toll roads: the Lee Roy Selmon Expressway, run by the Tampa Hillsborough Expressway Authority (between South Tampa, Downtown and Brandon; no cash lanes, all-electronic tolling), and the Veterans Expressway (SR 589), run by Florida's Turnpike Enterprise, which heads north from Tampa toward Pasco County. SunPass works on both; check current rates at tampa-xway.com and floridasturnpike.com.

Getting around Tampa: HART and the TECO Line

PRODUCT	FARE
HART bus, one ride	\$2.00
Daily cap	\$4.00 (ride free for the rest of the day once you reach it)
Reduced fare (Medicare card or Discount Flamingo Card)	\$1.00 per ride, \$2.00 daily cap

PRODUCT	FARE
Youth (ages 6-18, with a valid school ID)	\$1.00 per ride
Month Passport	\$85 (covers HART and PSTA local and express service in Pinellas County)
Children 5 and under (with a paying adult)	Free
TECO Line Streetcar (Downtown Tampa to Ybor City)	Free

HART moved to its "Flamingo Fares" app and card system in 2025, replacing paper farecards. The TECO Line Streetcar shares a name with the electric company Tampa Electric (TECO) but is a separate service. Check gohart.org for current fares.

Hillsborough County Tax Collector branches (registration and title)

Registration and title transactions are handled at Hillsborough County Tax Collector branches. Main line 813-635-5200, details at hillstaxfl.gov. The addresses of the three branches that give road tests (Brandon, East Tampa, Plant City) are in the driver's license guide. Check hillstaxfl.gov for the other branch addresses before you go.

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 TAMPA

Have a question about your immigration status?

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