

# Helping Your Customers

Insurance agents and registered owners can update vehicle insurance coverage online using the DMV's Request to Update Vehicle Insurance. Online updates are the best way to avoid verification issues when changing companies or policies.

The vehicle registration must be present in the DMV system to update insurance through the web.

If the vehicle has not been registered with Nevada DMV or will be registered through the Motor Carrier program, the DMV will collect and enter the insurance information at time of the registration.

This is one of more than two dozen online transactions available from the DMV. Visit the Online Services page.

Motorists can view all of their driver's license and vehicle records in one place with a MyDMV account.

*This fact sheet is designed to help insurance agents serve their customers using the Nevada Liability Insurance Validated Electronically (LIVE) system.*

## FACT SHEET

### Nevada LIVE Contacts

#### Nevada LIVE

555 Wright Way

Carson City, NV 89711-0800

(775) 684-4850 Reno/Sparks/Carson City

(702) 486-8696 Las Vegas Area

(800) 344-0483 Rural/Toll Free

(775) 684-4904 TDD (Hearing Impaired Only)

#### Email:

[dmvipvweb@dmv.nv.gov](mailto:dmvipvweb@dmv.nv.gov)

#### Information for Agents:

<http://www.dmvnv.com/insuranceagents.htm>

#### Registration Status:

[https://dmvapp.nv.gov/dmv/vr/vr\\_dev/VR\\_reg/VR\\_Reg\\_Default.aspx](https://dmvapp.nv.gov/dmv/vr/vr_dev/VR_reg/VR_Reg_Default.aspx)

#### Policy Updates:

[https://dmvapp.nv.gov/dmv/vr/nvlive/nvliveinsurance/nvlive\\_insu\\_default.aspx](https://dmvapp.nv.gov/dmv/vr/nvlive/nvliveinsurance/nvlive_insu_default.aspx)

#### Online Reinstatements:

<https://dmvapp.nv.gov/dmv/vr/ivp/IVPAccess-CdInput.aspx>



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## FACT SHEET



### NEVADA LIVE



What you, as an agent, need to know about the Nevada DMV's Liability Insurance Validation Electronically (LIVE)

## Update Using the Web

**WHEN UPDATING** an insurance record on the Nevada DMV's website, its database is being accessed. For security purposes, the web page requires several pieces of information to find the registration record for a specific vehicle. Each of the search items must match exactly or the system will return a "No Match."



## Required Information

### VEHICLE:

- Vehicle Identification Number (VIN)
- License plate number (agents can enter the NAIC rather than the license plate number).

**IF INFORMATION** is entered into the web incorrectly, the search will return a "No Match." In order to update the insurance the customer must contact Nevada LIVE at (775) 684.4850 or visit a DMV office.

## Common errors

- Incorrect Vehicle Identification Number (VIN)
- First four characters of license plate were used instead of the last four

**AFTER A SUCCESSFUL SEARCH**, you must enter the insurance information exactly as it is written on the evidence of insurance including the policy type (vehicle or operator).

**THE VALIDATION PERIOD** begins after the insurance information is submitted.

If the policy is "Unconfirmed," please contact your insurance company's corporate office to verify the information in their web database is correct so that DMV can resolve the incident before sending a postcard to your customer.

You can check whether coverage has been verified using the online [Registration and Insurance Status](#).

## Handling the Postcard

**IF YOUR CUSTOMER** receives a postcard, you can help them respond through the online [Insurance Verification Response](#).

All of the information you or the customer needs is printed on the postcard. The registered owner must respond to the request for insurance information within 15 days. DMV advises the registered owner or agent to respond on the web using the access code on the postcard. At this step, neither the agent nor the insurance company needs to contact DMV.

**IF THE REGISTERED OWNER** does not respond to the postcard within 15 days or the insurance information is not confirmed within 10 days after the information is entered, a certified letter is sent to the registered owner notifying them that their vehicle registration will be suspended. The suspension begins 10 days from the mailing of the certified letter.

## Was There a Lapse?

**IF YOUR CUSTOMER** had a valid lapse of insurance, the certified letter has instructions to reinstate the vehicle registration.

Reinstatement fees for an insurance lapse range from \$250 to \$750. Additional fines ranging from \$250 to \$1,000 are assessed on a tiered system based on the length of the lapse and the history of previous violations. Offenders may also be subject to SR-22 coverage and a 30-day driver's license suspension.

Reinstatement may be completed [online](#), at a [DMV in a Box](#) kiosk or at a [DMV office](#). A registration renewal may be completed at the same time if needed. Address changes may be completed online through a MyDMV account.



**Questions?**

**Nevada LIVE: (775) 684-4850**