

# Unit Ten: Owning A Vehicle

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**MORE THAN JUST DRIVING AWAY:  
TAGS, TITLES, REGISTRATION, AND INSURANCE**



# Objectives

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- Students will be able to describe how to legally register and maintain registration of a vehicle in Maryland.
  - Including VEIP
  - Insurance
  - Tags and Title responsibilities
- Students will complete final exam.

# What Is A Vehicle Safety Inspection?

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- **When you buy a used vehicle, you must have your vehicle inspected.**
  - Must be inspected by a licensed Maryland inspection station.
  - Automobile dealer, service station or specialized automobile service center may all be licensed as Maryland inspection stations.
  - Certificate is valid for 90 days.
  - Vehicles are certified electronically with the information going directly to the MVA.
  - You may request a copy of the report when your inspection is completed.



# When Do I Not Need To Get My Vehicle Inspected?

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- **When you buy a new vehicle.**
- **After purchasing the vehicle, Maryland does not require annual inspections.**



**You will need to keep your vehicle in good working order or risk receiving a citation from law enforcement.**

# Safety Equipment Repair Order Or S.E.R.O.

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MARYLAND SAFETY EQUIPMENT		9252851	
REPAIR ORDER			
(PURSUANT TO TITLE 23 OF THE TRANSPORTATION ARTICLE, ANNOTATED CODE OF MARYLAND)			
DRIVER'S LICENSE NO.		CLASS	STATE
DRIVER'S NAME (FIRST)	(MIDDLE)	(LAST)	
VEHICLE OWNER'S FULL NAME			
OWNER CURRENT ADDRESS			
CITY	STATE	ZIP CODE	
MD VEHICLE TAG NO. (MD ONLY)	MAKE	VEH. YEAR	TYPE
VEHIC			
DATE	ER		
LOCAT			
OPER			
SIGNA			
<input type="checkbox"/> 50	FRNG. LAMP *		
<input type="checkbox"/> 51	LAMP *		
<input type="checkbox"/> 52	R. LAMP *		
<input type="checkbox"/> 53	JX. LAMP		
<input type="checkbox"/> 54	RNG. LAMP *		
<input type="checkbox"/> 55	MP *		
<input type="checkbox"/> 56	CTORS *		
<input type="checkbox"/> 57	R BRAKE COMP.		



If you are stopped by law enforcement, **you may receive a S.E.R.O if**

- Any of your lights are not functioning properly,
- Any of your glass is broken or cracked,
- If your safety belt is not operating correctly, or
- Your windows are overly tinted.

# Safety Equipment Repair Order

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## What will I need to do?

- If you receive a S.E.R.O., you will have 10 days to fix any problem.
- If the problems is not fixed within 30 days, your registration may be suspended.
- For detailed information about SERO's, please go to [mva.maryland.gov](http://mva.maryland.gov)

# Insurance

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**All Maryland vehicles MUST be insured at ALL times.**

## ○ What is insurance?

- ✦ **It covers financial losses to you or to another person when you are in a crash.**
- ✦ **What do those three numbers mean?**
  - \$ 30,000 for bodily injury
  - \$ 60,000 for 2 or more people
  - \$ 15,000 property damage

Please remember that these are **MINIMUM** levels of coverage. You can always buy more. Consult an insurance company, or the Maryland Insurance Commission for more information.

# Can I Drive Without Insurance?

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## **Insurance is required by Maryland Law.**

- \$ 150 fine for first 30 days and \$7 for each additional day, up to an annual maximum of \$2500 per vehicle.
- Your registration will be suspended if you do not have insurance
- If you drive with a suspended registration, your vehicle may be impounded and you may be ticketed and/or fined.

**You must always have proof of insurance in your vehicle when you are driving.**

**Proof on insurance may either be in electronic or paper form.**

# Tags, Titles, and Registration



## Step One: Registration

### What is registration?

- **Registering your vehicle shows that you are the owner.**
- **Verifies that you have insurance.**
- **Verifies that all legal requirements have been met.**
- **Two part document: your license plate and your vehicle registration.**

# Titles And Registration

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- **Step Two: Renewing my registration**
  - You will need to renew your registration every two years.
  - It can be done at [mva.maryland.gov](http://mva.maryland.gov) or one of the MVA kiosks.
  - Price will vary depending on the size, type, and age of your vehicle.
  - You will not need to bring proof of insurance.



# Titles and Registration

## Step One: Title

### What is a title?

- Official proof of ownership of a vehicle
- Also states mileage of vehicle when the title is issued.
- Is an official legal document.
- Should be stored safely but not in your vehicle.

### How do I get a title?

Any time you purchase a vehicle, you will receive a title from the seller.

After purchase, you will need to get a new title showing your ownership from the MVA.

For additional information, go to [www.mva.Maryland.gov](http://www.mva.Maryland.gov)

**MVA** MARYLAND CERTIFICATE OF TITLE  
DO NOT ACCEPT TITLE SHOWING ANY ERASURES, ALTERATIONS OR VOIDS.

C000000

VEHICLE IDENTIFICATION NO.	YEAR	MAKE	BODY STYLE	CLASS	ODOMETER	BRAND	TITLE NUMBER
EXCEPT.	GR. VEH. WT.	GR. COMB. WT.	FEE (TAGS)	INSPECTION DATE	DATE ISSUED		
OWNER'S SOUNDEX / DRIVER LICENSE NO.				CO-OWNER'S SOUNDEX / DRIVER LICENSE NO.			
NAME(S) AND ADDRESS OF REGISTERED OWNER(S)							ODOMETER CODES A. Actual Mileage B. Exceeds Mechanical Limits C. Not Actual Mileage
<h1>SAMPLE</h1>							CONTROL NO. (This is not a Title No.) C000000
<small>I, THE UNDERSIGNED, HEREBY CERTIFY THAT AN APPLICATION FOR CERTIFICATE OF TITLE HAS BEEN MADE FOR THE VEHICLE DESCRIBED HEREON, PURSUANT TO THE PROVISIONS OF THE MOTOR VEHICLE LAWS OF THIS STATE, AND THE APPLICANT NAMED ON THE FACE HEREOF HAS BEEN DULY RECORDED AS THE LAWFUL OWNER OF SAID VEHICLE.</small>							
<small>THE ADMINISTRATION WILL NOT BE RESPONSIBLE FOR FALSE OR FRAUDULENT ODOMETER STATEMENTS MADE IN THE ASSIGNMENT OF THE CERTIFICATE OF TITLE OR FOR ERRORS MADE IN RECORDING BY THE ADMINISTRATION.</small>							
NAME(S) AND ADDRESS OF SECURED PARTIES IN RECORDED ORDER							LIEN RELEASE
							MVA USE ONLY
OFFICIALLY ISSUED ON THE DATE SET FORTH ABOVE							
							CONTROL NO. (This is not a Title No.) C000000
							VR-002 (03/09)

THIS TITLE CONTAINS AN EAGLE WATERMARK WHICH IS VISIBLE WHEN HELD TO LIGHT

What is V.E.I.P.?

Ensures the health  
of our air and  
water.

Ensures the  
efficiency of your  
vehicle's emissions  
system.



**Vehicle Emissions Inspection Program  
V.E.I.P.**

## VEIP Notification

You will receive a letter like this.

It will have a date when your inspection is due.

Your vehicle information.

Your information.

Information about where you can go to get your vehicle tested.

# Maryland Vehicle Emissions Inspection Notice

Maryland law requires that the vehicle listed below be tested for emissions

between now and:

March 23, 2016

### Vehicle Information

License Plate <b>DIYCC</b>		Registration Number <b>DIYCARCENTER.COM</b>	
Year <b>2001</b>	Make	Title Number <b>9068</b>	
Inspection Due Date <b>3/23</b>		Adjusted Inspection Due By <b>3/16</b>	

### Registered Owner:

4725!

Your vehicle would be exempt from inspection. If you own a diesel/electric vehicle or are requesting an extension, please complete the other side of this notice.

This vehicle may be tested for emissions as soon as you receive this notice. See enclosed brochure for exact locations of VEIP testing stations.

### Hours of Operation:

Monday-Thursday-Friday: 8:30 a.m. - 5:00 p.m.  
Tuesday-Wednesday: 7:00 a.m. - 7:00 p.m.  
Saturday: 7:00 a.m. - 1:00 p.m.

*Thursday and Friday are the least busy days.*

*All VEIP stations are closed on Sunday and on all State holidays observed by the Motor Vehicle Administration and all other days that the MVA is closed. Please check our website for an up to date listing of closures. [www.mva.maryland.gov](http://www.mva.maryland.gov)*

### Fees:

**Inspection Fee..... \$14.00**

**An additional \$15 late fee assessed the day after the due date, and \$100 per week (28) days thereafter.**

**Payment:** Cash, VISA/MasterCard, American Express, money order, Travelers Check, or check (with 2 current



# Suspension

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**What if I don't renew my registration, get my emissions tested, or maintain auto insurance?**



# What does suspension mean?

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- **Suspension means that your vehicle tags are no longer valid.**
- **If you are stopped, you will receive a citation.**
- **You may have to pay fines.**
- **Your vehicle may be impounded.**
- **You will have to fix any problems before driving that car.**

**DO NOT DRIVE WITH SUSPENDED TAGS FOR ANY REASON!**

# Review of Unit Ten

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- What do you need to drive a vehicle legally in Maryland?
- What is VEIP?
- What are the two parts to registration?
- How do you renew your registration?
- How frequently do I need to renew my vehicle registration and how much does it cost?
- What is the difference between a title and a registration?
- How frequently do I need to get my vehicle inspected?

# END OF UNIT TEN

# Final Exam

# Next Steps and Final Reminders

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**PREPARING FOR THE DRIVING TEST  
GETTING YOUR PROVISIONAL LICENSE  
BEING A SAFE DRIVER**

# Taking Your Driving Test

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- **Make sure that you have completed at least 60 hours of driving practice**
- **10 hours of that practice needs to be at night**
- **Must successfully complete both the BTW and the classroom components of driver education.**
  - ✦ Completed all 36 hours of the Driver Education program.
  - ✦ Passed both the Behind the Wheel and Classroom Finals with at least an 80%.
  - ✦ Allowed at least 3 business days before signing up for your test at the MVA.

# Schedule Your Driving Test

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Go to MVA Central Scheduling System at on the MVA webpage.

The screenshot shows a web browser window titled "Registration - Internet Explorer provided by MVA". The page header includes "MARYLAND .gov" and "DEPARTMENT OF TRANSPORTATION MOTOR VEHICLE ADMINISTRATION MVA". The main content area is titled "Schedule Appointment - Driver Skills Test" and "Step 1 of 5 - Identification". It contains a form with the following sections:

- Product Selection:** "Select Product:" with radio buttons for "Driver's License" (selected) and "Motorcycle License".
- Identification:** Radio buttons for "Maryland License/Identification/Learner's Permit Holder" (selected) and "Out-of-Country License Holder".
- License and Birth Information:** Fields for "\* Your MD Driver's License #:" (with example C-123-456-789-002) and "\* Date of Birth:" (with format mm/dd/yyyy and example 11/20/2016).
- Your Name & Birth Date:** A checkbox "I have only one name and I will enter it on the 'Last Name' field" and input fields for "\* First Name:" and "Middle Name:".

To complete the registration process, you will need your Maryland Learner's Permit Information

You must successfully complete driver education before scheduling your test.

# What Do I Need To Bring To My Test?

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- Learner's instructional permit.
- Completed New Driver Handbook with all 60 hours logged in and the certification page completed and signed.
- Licensed driver over 21 with a minimum of 3 years driving experience.
- Valid registration card.
- Proof of insurance, electronic or paper.

# What Do I Need To Bring To My Test?

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## What about my car?

- **Windshield must have an unobstructed view with no cracks.**
- **Driver and passenger doors must open and close.**
- **Seat belt must fasten properly.**
- **Tires must be properly inflated with adequate tread and no missing lug nuts.**
- **Lights must operate properly.**
- **Must have at least 1/2 tank and an operational gas cap.**
- **Rearview and outside left side mirror must be secure.**
- **Car must be clean and free of debris.**
- **Muffler must be secure and operational.**

# What Will The Examiner Be Looking For On The Test?

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## Turns

- **Using correct turn signal when preparing to make a turn or to enter or exit a designated area.**
- **As you approach the turn, checking traffic in all directions.**
- **Braking smoothly, when necessary, to get into the correct lane for the turn.**
- **Coming to a complete stop behind the stop line and at a safe distance from the vehicle in front of you.**
- **Checking traffic in all directions and yielding appropriately to other road users.**
- **Keeping the vehicle in the proper lane.**
- **Completing the turn in the correct lane and turning off your signal.**
- **Avoid getting too close to the curbs when making turns or performing an exercise.**

# What Will The Examiner Be Looking For On The Test?

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## **Gear/Clutch Control**

- Ensure your car is in the proper gear.

## **Intersections**

- Check traffic thoroughly in all directions when approaching intersections.
- Do not change lanes while proceeding through the intersection.
- Once through the intersection, perform head/traffic checks.

## **Lane Changes**

- If multiple lanes going in your direction, check your mirrors and your “blind spots.”
- Use the correct turn signal and smoothly change lanes when it is safe to do so.
- Cancel your turn signal upon completion of the lane change and check traffic behind you.

# Automatic Fails

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- **Failing to wear glasses or contact lenses, if needed.**
- **Failing to properly fasten safety belt.**
- **Exceeding three minutes to complete the reverse two point turn.**
- **Moving a Cone/Flag.**
- **Failing to come to a complete stop at a stop sign**
- **Failing to obey signs, signals, any other traffic law**
- **Being in an avoidable crash.**
- **Hitting another vehicle, object or any pedestrian.**
- **Committing any unsafe act or forcing another driver to take evasive action in order to prevent a crash.**
- **Putting the vehicle over sidewalks or curbs.**
- **Not following the examiner's verbal instructions.**
- **Impeding the flow of traffic unnecessarily.**
- **Removing both hands from the steering wheel while the vehicle is in motion.**

# A Safe Driver For Life

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**How can you be a safe driver for life?**

- **Obey the laws?**
- **Stay focused on the driving task?**
- **Wear safety belts at all times?**
- **S.E.E. consistently?**
- **Have the right mindset when driving?**