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What Are The Penalties for Uninsured Driving in Colorado?

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On your way home on a rainy night in Colorado, you're driving home —perfectly sober— when you hit a slick spot on the road and crash into a parked car just off the pavement. Nobody was hurt in the crash, you weren't drunk, and your car doesn't appear completely totaled. The one bit of bad news: you don't have auto insurance.

Do you call the cops, your [accident lawyer in Denver](#), or a relative? Though insurance laws vary by state, it's 100 percent illegal to drive without car insurance in Colorado. But the consequences could vary as well depending on the situation. According to 2019 data from the Rocky Mountain Insurance Information Association (RMIIA), 16.3 percent of Colorado motorists are uninsured, compared to the national average of 12.6 percent.

First, Colorado law requires all drivers involved in a collision to provide their name, address, and vehicle registration to anyone who asks for it. In all cases, you must stop and report the crash by calling your local police station or 911. An officer will want to see proof of insurance for both parties as well. If you don't have insurance, the accident could cause you more grief than minor [neck pain or headaches](#), or a simple fender bender.

If caught without insurance, four points will be added to your driver's license. If you earn enough points, you could lose your license to a lengthy suspension. Below is a breakdown of the state's point system limitations before suspension:

- **Drivers ages 16-18 years** can accumulate six points within a 12-month period or seven points for the duration of their license
- **Drivers ages 18-21 years** can accumulate nine points within a 12-consecutive-month period, 12 points within a 24-month period, or 14 points for the duration of the license.
- **Drivers 21 years old or older** can accumulate 12 points within a 12-month period or 18 points within a 24-month period.

Like driving without insurance, violations that also result in four points added include driving on the wrong side of the road, failure to observe a traffic sign or signal, or failure to yield to an emergency vehicle.

1. The first offense for driving without insurance includes a minimum \$500 fine ??and license suspension until you can show proof to the Division of Motor Vehicles that you are insured. (For those that have insurance but don't have proof of it on them, generally an appearance-in-court date will be set where the driver will need to show up and present proof of insurance, then they

are generally dismissed).

2. The second offense is a minimum \$1,000 fine and a license suspension of four months.
3. Third and subsequent offenses include a minimum \$1,000 fine and license suspension for eight months, and courts may add up to 40 hours of community service to the above penalties.

Below are some frequently asked questions about being uninsured or underinsured:

- **What are my options if my license is suspended?**

A reinstatement fee of \$40 is required and you must file proof of liability insurance in the form of an SR22 form, which can be obtained from the insurance company. You then file with the Motor Vehicle Division and proof of insurance needs to be maintained for three years.

- **Can I use digital proof of insurance?**

As of 2021, 49 states and the District of Columbia allow drivers to present electronic proof of insurance using their mobile devices. The only state where this varies is Massachusetts, where insurance information is linked to vehicle insurance, and New Mexico, the only state where digital proof of insurance is insufficient.

- **Why do I need car insurance?**

Drivers must present proof of financial responsibility in the event they need to pay for damages caused by a car accident. Most use the minimum liability insurance required by the state, but in New Hampshire for example, you don't need car insurance specifically but need to confirm your ability to provide sufficient funds in the event you get in a wreck.

- **What is the minimum liability in Colorado?**

According to the Colorado General Assembly, "The following minimum coverages are required by the state, although higher coverages may be purchased:

- \$25,000 for bodily injury or death to any one person in an accident;
- \$50,000 for bodily injury or death to all persons in any one accident; and
- \$15,000 for property damage in any one accident."

On average in 2019, Colorado drivers paid \$1,174.87 average expenditure, which ranked 14th among states that year, up from \$1,133.14 (15th) in 2018. That means the average cost of monthly liability insurance was roughly \$98.

- **What if I get in an accident without insurance?**

On top of facing a penalty for driving uninsured, if you drive without insurance and get into a car accident, you'll need to pay for damage repairs for not only your vehicle but others involved in the crash.

- **What if the accident is not my fault, but I don't have insurance?**

It doesn't matter. If you don't have insurance, you will be fined and need to pay for damages out of your own pocket. No matter whose fault the accident is, if you don't have insurance, you will be fined and your license will be suspended until you can present proof of insurance.

- **Is Colorado an at-fault state or a no-fault state?**

Colorado is an at-fault state, meaning the driver who causes the accident will use their own insurance to pay for damages the other driver suffers in a collision. Usually, a police officer will determine which driver was at fault, if necessary.

No-fault states mean those residents don't need to determine who is at fault for an accident to receive compensation from their insurance company.

In Conclusion

Driving without insurance is always risky and never a good idea, but if you get caught once, it's not the end of the world. First-offenders generally get the message and then file for insurance coverage thereafter.

Repeat offenders who have their licenses suspended will have a much more difficult time getting back on the road and will have to spend more money on fines.

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