Fact Sheet: Driver’s License Issues

How to Get Your Driving Record

Your driving record can be found by visiting this website: [http://www.in.gov/bmv/2331.htm](http://www.in.gov/bmv/2331.htm)

You will need to create an account that will require an Indiana Driver’s License, the last four digits of your Social Security Number, and your zip code as it appears on your license.

Different Types of Insurance

- **SR50**: A proof of present insurance. This is the standard type of insurance that most drivers are currently using. If insurance payments stop, the holder of the insurance does not get their license immediately suspended. However, driving without insurance will eventually lead to a license suspension.
- **SR22**: A proof of future insurance. This is a special type of insurance that provides a guarantee to the BMV that the holder of the insurance will carry insurance for a guaranteed period of time (usually three years). If insurance payments stop, the holder of the insurance will immediately have their license suspended.

Common Suspensions

- **Driver’s License Reinstatement Fee**: The BMV charges reinstatement fees when a person drives without insurance. A failure to pay these fees will present a barrier to having a license reinstated. However, courts often waive the reinstatement fee if the offender is unable to pay.
- **Child Support Suspension**: To receive this suspension a person must have $2,000 or more in arrearages or have not made a payment in three months or more. Indiana law will generally suspend the license of the offender indefinitely, but a court has the ability to lower the time. Also, if the person does not have a license, the BMV is required to not provide a new license.
- **Failure to Pay/Appear**: To receive this suspension a person must have received a traffic infraction (speeding ticket, failure to stop at a stop sign, etc.) and failed to pay the infraction within the 30-60 days allotted. Indiana law will suspend the license until the ticket is paid.
- **Habitual Traffic Violators**: To receive this suspension a person has to have multiple traffic violations over a ten-year period. Indiana law can suspend a person’s license for 5 years, 10 years, or for life, depending on the circumstances.
- **Repeat Insurance Violation**: To receive this suspension a person has to have multiple insurance violations such as being in a no insurance accident or a failure to have insurance suspensions. Indiana law generally suspends these licenses for a one-year period.

General Advice

- **Don’t Drive Without Insurance**: Driving without insurance is illegal within the state of Indiana and will result in traffic infractions. Given enough occurrences, these infractions could result in one’s license being suspended. Even the cheapest insurance is better than driving with no insurance.
- **Stay Current on Child Support**: The State of Indiana requires that child support be paid as defined in the prior divorce or paternity proceedings. Failure to comply will eventually result in a license suspension.