

Uninsured Motorist Enforcement Frequently Asked Questions

Why did I receive a suspension notice about not having insurance?

New Jersey State Law requires the registered owner to maintain motor vehicle liability insurance coverage. Your vehicle was identified through an insurance carrier as having dropped coverage or cancelled the policy.

How do I resolve an insurance matter for my vehicle?

If you still own the vehicle, submit any one of the following via the options listed under “Where do I submit the required documents?” below.

- A photocopy of a current NJ insurance identification card (cannot be for the cancelled policy); or
- A photocopy of the declaration page of your current insurance policy describing the vehicle(s) and coverage; or
- A photocopy of a Notice of Policy Reinstatement letter.

All proof must include the Vehicle Identification Number.

The policy holder must be the same as the registered owner.

What if I no longer own or use the vehicle?

If you no longer own the vehicle, choose one of the following, and submit via the options listed under “Where do I submit the required documents?” below.

- After surrendering registration and plates to MVC in person at a Vehicle Center or by mail to NJMVC, PO Box 132, Trenton, NJ 08666-0129; submit a copy of the plate receipt; or
- Submit proof the vehicle has been registered in another State or shipped to another country; or
- Submit a [Plate Status Form](#) (RSC-6) as to the disposition of the vehicle and license plates; or
- If leased, submit proof of lease termination and return of the vehicle to the dealer; or
- If the vehicle is junked, submit a junk receipt on company letterhead with vehicle information (including vehicle identification number) & date vehicle junked.
- If the vehicle is repossessed, submit repossession paperwork. This needs to include date of repossession and date of sale/date of auction.
- If the vehicle is a total loss, driver must submit total loss paperwork from their insurance provider. Mechanic estimates, towing receipts, or market value assessments are NOT acceptable forms of total loss paperwork.

- IN ALL CASES: Junk receipts, repossession paperwork and total loss paperwork must include plate surrender. If the driver is not in possession of the plates, they must submit a RSC6 form (Plate Status Form)

Where do I submit the required documents?

Proof of insurance or disposition of the vehicle can be submitted:

- Email to UM.INFO@MVC.NJ.GOV
- U.S. Mail to NJMVC, Uninsured Motorist Unit, P.O. Box 132, Trenton, NJ 08666
- By Fax at 609-777-3178 or 609-777-3179. Please include name, license number and phone number.
- At a NJMVC Regional Office located in Trenton, Eatontown, Newark, Paterson and West Deptford.

How long can I expect it to take to process my case?

Typical processing time is approximately 5-7 working days.

How do I know my response has been received?

Drivers seeking proof their documentation was received should send their documentation by Certified U.S. Postal Mail and retain the receipt, or by email where you will receive an email reply that your case has been received. Please do not resubmit another email once you have the confirmation. Paperwork sent by regular U.S. Postal cannot be tracked.

How do I know my issue has been resolved?

Once a case is processed, the driver will receive one of the following documents:

- A Rescission of Suspension letter can be generated upon the drivers request (when suspension has been inactivated and deleted from record)
- Drivers can call 609-292-7500 ext. 5028 to verify their status once the processing period has passed.