

Vehicle Registration and Insurance



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Vehicle Registration and Insurance



This chapter contains information on vehicle ownership and registrations.

Before you operate a vehicle on a highway in Nova Scotia, your vehicle must meet a number of conditions.

- 1 It must be registered. Your vehicle certificate of registration/ownership certificate is valid for as long as you own the vehicle.
- 2 It must have a motor-vehicle permit, number plate, and validation sticker. For passenger vehicles and light trucks, you must renew your vehicle permit every two years. You will be given a validation sticker to place on your licence plate to show that your permit has been renewed.
- 3 It must have a valid safety inspection sticker. Your vehicle must be inspected each year. The inspection station will place a new sticker on your windshield each year.
- 4 It must be insured for third-party liability. You must carry proof of insurance or other proof of financial responsibility in the vehicle.

Note: Every permit, licence, certificate, and number plate remains the property of the Crown. When a permit or licence is suspended or revoked, the permit or licence must be returned to us. You must not drive when your licence is cancelled, revoked, or suspended.

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Vehicle Registration

Owning a vehicle

Whenever you buy a vehicle, you must register the vehicle with the Registry of Motor Vehicles. You will be given a Certificate of Registration, also called a certificate of

ownership or title document. The certificate shows your name, the serial number or vehicle identification number (VIN), the date of issue, and a description of your vehicle. Your Certificate of Registration is valid for as long as you own the vehicle.

To obtain a Certificate of Registration for a new vehicle, you must apply to the Registry of Motor Vehicles. You must bring the New Vehicle Information Statement or Certificate of Origin supplied to you by the dealer. You must pay all applicable tax, transfer, permit, or plate fees at the time of application.

At that time you will be

issued a Certificate of Registration, Vehicle Permit, Validation Sticker and licence plate.



Certificate of Registration

Visitors and new residents

If you are a visitor to Nova Scotia, you may drive a passenger vehicle that you own using out-of-province registration for 90 days. The 90 days starts when the vehicle first enters the province. This exemption is allowed only once a year and only for personal, non-business purposes. The vehicle must display a valid plate.

If you are a new resident of Nova Scotia, you must register your vehicle within 30 days of taking up residence.

Transferring a vehicle from another jurisdiction

To transfer registration from another province, you must surrender the out-of-province registration to the Nova Scotia Registry of Motor Vehicles. If the registration certificate is not in your name, then it must be signed by the previous owner, assigning ownership to you. You must also present the original Bill of Sale.

To transfer an outside-of-Canada registration, you must surrender the following documents to the Registrar:

- previous registration documents, such as a vehicle title or Certificate of Registration
- a Vehicle Import Entry form from Canada Border Services Agency
- a Casual Goods Accounting form from Canada Border Services Agency

If a lien exists on the title to the vehicle, you must provide a letter from the lienholder authorizing you to register the vehicle in Nova Scotia.

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Selling a vehicle

When you sell your vehicle, you must transfer ownership to the buyer. You must fill in the Notice of Sale form on the bottom of your Certificate of Registration and return it to us. You must also fill in the Transfer of Title form on the back of

your Certificate of Registration and give it to the buyer. The buyer must submit this form to the Registry of Motor Vehicles to obtain a new certificate. Before you sell your vehicle, it must have a valid safety inspection while it is still in your possession.



Notice of Sale Form

Permits, Licence Plates, and Validation Stickers

Operating a vehicle

You must have a valid permit and licence plate before operating your vehicle on any public road in Nova Scotia. The original permit must be carried in the vehicle or in the immediate possession of the driver at all times when the vehicle is being operated on the highway. The licence plate must be attached to the rear of the vehicle (passenger and light trucks) and must display a current validation sticker. The validation sticker must be attached to the vehicle on the plate in the block provided at the corners of the licence plate. It must be affixed free from foreign materials, maintained in good condition, and be clearly legible. Expiry dates are shown on the vehicle permit and validation sticker.

You must remove your licence plate(s) from your vehicle when you sell, transfer, or dispose of it. The plate(s) may be reassigned to another vehicle that you own or acquire later. If you have valid plates in your name, you may use them on a new vehicle for 30 days, while waiting to receive your new

vehicle permit. You would use them instead of buying a temporary permit.

Renewing your vehicle permit and licence plate

You must renew your vehicle permit and licence plate every two years for passenger vehicles and light trucks. We will send you a renewal notice in the mail, so be sure to tell us of any change of address.

Note: Any time a vehicle registration (plate) is issued or renewed for a motorized vehicle (excludes off-highway vehicles, trailers, semi-trailers and miscellaneous towed vehicles), insurance information is required.

You can renew your permit and licence plate in three ways:

- 1 by internet if you have a Visa or Master Card. This process takes a few minutes, and documents are mailed to you within two business days. Simply go to our website (www.AccessNS.ca), 24 hours a day, and follow the instructions. Have your existing permit or renewal notice and insurance information for the vehicle. You may also use this website to change your address on your licence or purchase a road test receipt.
- 2 by mailing in your renewal notice and payment
- 3 in person at any Registry of Motor Vehicles Office or Access Nova Scotia centre. We also have convenient drop-off boxes at most offices

If for some reason you do not receive a renewal notice in the mail, you can use the form attached to the bottom of your vehicle permit.



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In-transit permits

In-transit permits are useful as a temporary measure when you wish to move a safe, unregistered vehicle from one location to another. They allow you to operate an unregistered vehicle between two definite points on a specific date, upon payment of the prescribed fee. The vehicle does not require a valid safety inspection, but it must be equipped as specified by the Motor Vehicle Act.



Temporary Permit

Temporary permits

Temporary permits are available pending the issuance of number plates and a vehicle permit. Temporary permits are valid for 30 days from the date of issue, for a nominal fee. Vehicles must carry valid liability insurance and valid safety inspection.

Accessible parking plates and permits

If you have a mobility disability and you regularly own and operate a motor vehicle, you may be registered with a special number plate. This special plate is issued to you and assigned to your vehicle. Alternatively, you may be issued an identification permit. The permit may be used in any vehicle, as long as the carrier of the accessible parking identification permit is in the vehicle. You must display the permit on the rearview mirror of the vehicle whenever it is parked in a designated zone. It should be removed when the vehicle is being driven. You must have an accessible parking plate or identification permit before you park in a designated zone, otherwise you could be fined or towed.

The Annual Safety Inspection

All registered vehicles and trailers must undergo an annual motor vehicle safety inspection at an official inspection station. The inspection must be carried out by an authorized inspection mechanic. You will receive a motor vehicle inspection report form and an approved safety inspection sticker. Approval stickers expire at the end of the month as shown by the date on the sticker.

If your vehicle fails the inspection, a rejection sticker is placed on it. You have 10 days from the date of rejection to have the defects corrected and the vehicle re-inspected without paying a second fee for inspection.

If your inspection sticker becomes defaced, you must replace it. You can buy a new sticker at an inspection station for a small fee. You must produce your motor vehicle inspection report for this purpose.



Accessible Parking
Permit

Vehicle Insurance and Financial Responsibility

Collisions can and do happen

Collisions happen to the best of drivers. The Nova Scotia government requires that everyone be prepared to deal with the expenses of a collision should one occur. A collision may or may not be your fault, but securing financial responsibility eases the unforeseen difficulties of managing the repairs, fines, towing, injuries, and mishaps associated with motor vehicle collisions.



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You are required by law to secure financial responsibility. As a driver, you must have either an active motor vehicle liability insurance policy or other proof of financial responsibility. The minimum amount of coverage required by law is \$500,000 in third-party liability, also known as public liability and property damage. This is meant to protect you against the claims of others if you should injure someone or someone else's property with your vehicle. Most insurers will recommend that you buy more than the provincial minimum. If you wish to protect your own property, you will need additional types of coverage.

There are two other ways of securing driver financial responsibility that are acceptable in Nova Scotia.

You may obtain either

- a bond from an approved guarantee or surety company, such as an insurance company, for \$500,000
- a certificate from the Treasurer, the Minister of Finance, proving that you have deposited \$500,000 with the treasurer for each motor vehicle registered

If you are involved in a collision

After a collision, you must present a motor vehicle liability insurance card or other financial responsibility card to all parties involved in the collision, all witnesses, and the police. While the vehicle is being operated on the highway always carry a current liability insurance card in your vehicle with your vehicle permit. The Registry of Motor Vehicles may suspend your licence and the permit of every vehicle registered in your name, if you do not present an active financial responsibility card or a motor vehicle liability insurance card for the motor vehicle involved in the collision.

The Registry of Motor Vehicles receives written notice of collision particulars in Nova Scotia. This information will appear on your file. The collision report collects information about

- property damage of \$2,000 or more
- bodily injury to, or death of, any person resulting from a motor vehicle collision

Consequences of not obtaining coverage

The consequences of failing to produce a liability insurance card or other proof of financial responsibility, on demand, can be serious. If you are found guilty of not having the required coverage, the Registry of Motor Vehicles will suspend your driving privileges. Simply not carrying proof of financial responsibility in your vehicle is an offence under Nova Scotia law.

To restore your driving privileges once they have been suspended, you must provide the Registry of Motor Vehicles proof of financial responsibility, pay the applicable reinstatement fee, and settle all fines. The Registry of Motor Vehicles may require that you be re-examined before restoring your driver's licence.

The total fine for a first offence is \$1,250, at the time of publishing this manual. This fine is subject to change. The current fine is composed of

- penalty of \$1,000
- court cost of \$100
- victim-fine surcharge of \$150

Note: Penalties for repeat offences can (currently) go as high as \$5,850.

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Protecting you from the uninsured driver

Since July 1, 1996, your insurance company must pay costs related to a collision if the other motorist is not insured. Any necessary legal action will also be the responsibility of the insurer. Before this legislation, you would have had to make a collision claim through the province's Judgement Recovery Program. That program was indirectly funded by you through premiums built into your annual insurance bill.

This has been replaced by an uninsured automobile coverage premium added to each auto insurance policy. Every authorized insurer of automobiles is a member of the Facility Association. This Facility Association pays claims for damages made by persons who are not insured. The rates are filed with the Utility and Review Board. For more information, call your insurance agent.

Documents to keep in your vehicle's glove compartment

- Valid Motor Vehicle Permit
- Valid Motor Vehicle Liability Insurance Card
- Motor Vehicle Safety Inspection Report

Do not forget to carry your driver's licence with you when you operate a motor vehicle.

