

FAQ

What do I need to bring with me to renew my vehicle registration?

You must bring your previous year's registration for the vehicle you desire to renew, as well as your current proof of insurance card for that vehicle.

What if I can't find my registration? What should I do?

If you can't find your registration, the postcard reminder you receive in the mail can be used as a substitute. If you have neither, you can write down your plate number and provide us with that in order to look up your vehicle information.

Insurance requirements still apply.

What if I don't have my insurance card? Can you accept my insurance from my phone?

No, we cannot accept insurance from your phone. It must be printed out prior to coming or you can email it or have it faxed to our office. We do charge .50 cents a page that is faxed or emailed to us.

Can I renew my registration over the phone?

Yes. If you call in, please provide us with your plate number so we can verify your vehicle information. Once we renew your registration, you will be asked to provide your debit/credit card information for payment processing. A 3% service fee will be added to your total from the card processing company. Your new registration and receipt will be mailed to you or we can temporarily hold it for you to pick up at a later time. **NOTE:** if our system prompts us to input your insurance information, then we will be unable to process your registration renewal without proof of insurance. You will have to have it faxed or emailed or come into our office.

Can I renew my registration online?

Yes. You can go here <https://secure.kentucky.gov/kytc/renewal> to renew your registration. Here is an excerpt from the website in regards to the requirements.

The following items are required to begin online registration renewal:

- Title Number
- Plate Number
- Debit/Credit Card

Processing, Fees, & Payment Methods

- Please allow 5-7 working days for online renewals to be processed.
- The online renewal service fee is a percentage of the transaction total and is assessed to develop and maintain the Online KENTUCKY Vehicle Registration Renewal Portal.
- A \$2.00 fee per vehicle will be added to cover mailing costs.
- Payment methods include American Express, Discover, MasterCard, or VISA.

A 3% service fee will be added to your total from the card processing company. After this, we process your request and mail your new registration and receipt to you. **NOTE:** if you owe any past due taxes on any other vehicles in your name or if the vehicle registration you are trying to renew is expired, then you will not be able to renew your registration online. Also, if your insurance information needs to be updated in our system, then you will not be able to renew your registration online. In these instances, you will be required to come into our office.

Can someone renew my registration for me?

Yes, but they need to bring your previous year's registration and current proof of insurance card with them and a form of payment.

What forms of payment does your office accept?

We accept cash, check, and credit/debit card. If using a card, there will be a 3% service fee added to your total from the card processing company. If paying with check, your phone number must be written on the check along with one of the following: driver's license number, social security number, or date of birth.

I always bring my insurance card with me, but most of the time I'm told it is already up to date in your computer system and that you do not need it. If this is the case, why do I need to bring my insurance card with me each time I come?

It is the responsibility of your insurance provider to keep your insurance information up to date in our computer system. Sometimes, there may be an error on their part or with your VIN number or lapse in coverage, which requires us to put your insurance information back into the computer system. Therefore, you should always bring your insurance card with you for this reason.

My insurance card is current, and my policy is in force, but I was told it is not current enough for your computer system because it's not within 45 days of the effective date of my policy. I'm confused. What does this mean?

Kentucky law states that in order for you to renew your registration, the policy effective date on your insurance card must be within 45 days from the time your coverage begins to when you come into our office. As an example, if your policy effective date begins January 1, and you come into our office on March 1, your policy has been in effect for approximately 60 days and is considered outdated for our computer system. When this happens, you will need to have your insurance company fax us a copy of your insurance card, and we can use the date on the cover sheet of the fax. **NOTE:** your insurance policy is still good for all other purposes. The 45-day rule only applies when renewing registration. Also, if you are self-insured, have military insurance or commercial insurance, then the 45-day rule does not apply.