

Louisiana Department of Public Safety Office of Motor Vehicles **Policy 13.00 Accident Judgments** 

Section: 3. Safety Responsibility Laws

Effective Date: 01/08/1999

Revised Date: 06/26/2018

# Authority:

R.S. 32:871 et seq

To view Louisiana Statutes: http://www.legis.state.la.us/

### General:

• An accident judgment is the final action resulting from a suit filed in a court of law. A judgment may be rendered in any court of law, including judicial court, municipal court, district court and the justice of the peace court, and will be processed by this Department provided all requirements for acceptability are met.

### **Requirements:**

- Certified copy of the judgment. If the judgement is not certified, it must be signed by a representative of the court.
- Clerk's certificate stating the judgment is final and no suspense appeal has been taken.
- If the claim amount is over, \$25,000, a breakdown of the property and medical damages must be included.

# Methods of Compliance:

- Proof of insurance covering the date of accident; or
- Acceptable installment agreement (<u>DPSMV3023</u>); or
- Final court Judgment or release indicating owner/driver is free from liability arising from the accident; or
- Evidence from the court that more than 10 years has lapsed and the Judgment has not been re-inscribed; or
- A petition for bankruptcy, along with a schedule of debt. The schedule of debt must include all possible debts arising from the motor vehicle accident in question.
- SR-22 Requirements:
  - Proof of Financial Responsibility (SR-22) is required when an installment agreement is filed and until three years after the date of release from the judgment.
  - SR-22 is not required if the judgment was paid off within 60 days of the judgment date.
  - Due to the provisions of the Bankruptcy Act, when bankruptcy papers are submitted and accepted as compliance for the judgment debtor, SR22 is not required, however, the reinstatement fee will still be required.
  - Official notices issued **prior** to July 1, 1992 are not required to carry SR-22 for 3 years from the date of judgment rendered.

# **Related Policies:**

Section 3, Policy 9.00 Installment Agreement/Promissory Note/Garnishment