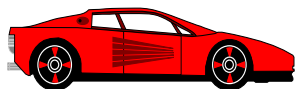


# Owning and Operating a Car



The public transportation system in the United States is not as extensive as many other countries. Most Americans own cars, which are the most common form of transportation.

## **Automobile Insurance**

**If you own a car in California, you are required to purchase automobile insurance. There can be very serious legal and financial consequences if you do not have insurance.** In case of an accident, automobile insurance protects you against most of the cost of injuries and repairs. In some states, if you caused the accident, you may be required to pay for the cost of repairing the other vehicle. You can find an auto insurance company by searching Google.com for “Automobile Insurance.” For more information about auto insurance companies and insurance terminology, go to <http://personalinsure.about.com/od/auto/a/autoguide.htm>.

## **Purchasing a Car**

Helpful guides to purchasing cars, in local bookstores and newspapers, are good sources of information on used automobiles. You can also contact your bank branch for a book called The Kelley Blue Book ([www.kbb.com](http://www.kbb.com)), which lists average prices for the various years, makes, and models of used cars. Before you buy a used car, have a reliable mechanic inspect the vehicle for defects. Be sure to obtain the “title” to the car you buy. The title, an official document issued by the state, signifies ownership of the vehicle. Additional documents may be required to complete the transfer of a car from the previous owner to you. Contact the DMV regarding questions about your rights and responsibilities when purchasing an automobile.

## **Registering your Car**

When you complete the purchase of a used car, you must be given a certificate of ownership, called the “pink slip” by the dealer or previous owner. The pink slip must be signed by the seller and indicate your name, as the buyer, or the new owner, as well. You will need this slip to register your car, or sell it later. Additionally, you will need a **smog certificate**. The **seller** has to have this certification done at the time you purchase the car.

New and used car dealers take care of the registration of the cars they sell. You will be mailed the license plates for new cars. Used cars keep their license plates; so, you do not need to remove them. When buying a used car, from a source other than a dealer, you must register the car with the DMV. Take the car, the pink slip, and the white copy of the smog certificate to the DMV, along with the necessary payment for registration (amount will depend on the age and model of the car).

## **Department of Motor Vehicles (DMV) – Driver’s License & California ID** [www.dmv.ca.gov](http://www.dmv.ca.gov)

In order to get a driver license or California Identification Card (ID), you need a **passport with I-94 (Departure Record)**, and **USCIS paperwork**, documenting your legal presence in the U.S. (F-1 Visa). International licenses are not accepted. Before you take the written exam for a driver’s license, we recommend that you study the [California Driving Handbook](#). The handbook is available, free of cost, at the general information desk at the DMV and online. The DMV is located at 150 Jackson Street in Hayward < [http://apps.dmv.ca.gov/fo/offices/appl/fo\\_data\\_read.jsp?foNumb=579](http://apps.dmv.ca.gov/fo/offices/appl/fo_data_read.jsp?foNumb=579)>. There are normally extremely long lines at the DMV. Therefore, a **scheduled appointment** will save you a lot of time!

## **Legal Tips**

### **If you are arrested:**

- ♦ Do not resist arrest by a police officer, even if you feel you are innocent.
- ♦ You have the right to remain silent.
- ♦ You have the right to contact any attorney before answering any questions.
- ♦ Unless the officer has a warrant, you do not need to consent to a search of your home, car, or person.
- ♦ Be calm, polite, and cooperative; but, assert your rights, firmly.

### **If you have an accident:**

- ♦ If possible, move the vehicle(s) out of traffic but do not leave the scene of the accident.
- ♦ Report the accident to the police (911), immediately.
- ♦ Get the name, address, phone number, and insurance company of the other driver.
- ♦ Do not admit fault or liability.
- ♦ Contact your insurance company (driving without insurance is illegal).
- ♦ Promptly, file your claim with your insurance company.