



Owning an Automobile

International Student Services – Texas A&M University

Driving in the US

- To drive a car in the United States, you must have a valid US driver's license or another driver's license that is recognized by US authorities.
- If you have an international driver's license, be aware that it is only valid for one year and must be shown with your valid home country driver's license.
- To obtain a Texas driver's license you must pass both a written and a driving examination.
- A learner's permit allows beginners to practice driving with a licensed driver in the car.
- For complete information on obtaining driving permit, call 776-3110 or stop by the Department of Public Safety (DPS), located at 1003 North Earl Rudder Freeway (Hwy 6), Bryan.

Automobile Purchases

- Buying an automobile requires experience and knowledge. Whether you look at a car dealership, or answer an advertisement by a private seller, take the automobile to a mechanic and have him examine it. This can help you to avoid making a bad purchase.
- If you decide to buy a car:
 - Make sure that the **Certificate of Ownership** or **Title** is transferred to you from the previous owner.
 - Also, make sure that you register the car within 10 days after purchase (call the Brazos County Tax Assessor Collector's Office, 775-7400 or 361-4487, located at 300 East William Joel Bryan Parkway, Bryan TX 77803).
 - **REMEMBER: You must have liability insurance before driving the car.**
- **Things to note:**
 - **State safety inspection** laws require that the automobile be inspected once a year at a DPS approved Official Inspection Station. These usually are gasoline stations or automobile repair garages. There is a fee which varies by type of vehicle and home address for the inspection. Once the vehicle passes inspection, an inspection sticker is placed on the inside of the front windshield on the driver's side. The large number on the sticker tells you what month to have your car inspected each year.
 - **License plates** are required on the front and back of your car to identify the car as yours. You will also receive a second sticker to prove you paid the registration tax. Contact the Brazos County Tax Assessor Collector's Office (361-4470) for information about how to obtain these. The address is 300 East William J. Bryan Parkway, Bryan TX 77803.

Tips on Automobile Purchases

Prior to purchase of a previously owned vehicle, the buyer should make certain inspections and investigations including, but not limited to, the following:

- Inspect the Certificate of Title to the vehicle to determine the actual owners, the lien holders to be paid-off at the time of the sale.
- Take the vehicle to a mechanic for a complete inspection to determine any repairs which will be necessary and to see whether the vehicle has had extensive body repairs after an incident.
- If you do not have a written warranty, you probably purchased the vehicle in “as is” condition without any warranty. Once you complete the transaction the seller will not reimburse you for repairs after the sale, or refund your purchase money if you find problems with the vehicle.
- The police will give you a ticket if you drive any vehicle which does not have liability insurance, current registration and an inspection certificate. Remember you also need a driver’s license.
- When you sell your vehicle to an individual, do not accept either a personal check or payment plan.

If you have any questions or need assistance, please contact the Auto Registration Office in the Brazos County Tax Assessor Office. Prior to transfer of funds, you may want to meet with the seller in the Auto Registration Office to have their staff review and complete the necessary documents for both parties.

Financial Responsibility in case of Accident

- If you are in any accident involving you as an **operator or owner** of the automobile in which any person (including yourself) is injured, or in which there is at least \$500.00 in property damage, you should follow the guidelines for reporting an accident (Found in your DPS Driver’s Handbook). You should also contact an International Student Advisor (845-1824/845-1825).
- In any accident, regardless of the amount of damage, be sure that you and the other person involved in the accident exchange the following information:
 1. Phone numbers
 2. Names
 3. Addresses
 4. Name of automobile owner’s insurance company and insurance policy number. **This is extremely important.**

Auto Insurance

- Insurance can be obtained from many insurance companies. Look in the Yellow Pages under “Insurance.” All rates in Texas are about the same for the same risk classification and types of coverage.

- There are **three** types of automobile insurance:
 1. **Accidental** - pays for damage to your automobile when you have an accident.
 2. **Comprehensive** - insures against many kinds of damage that occur to your car (e.g. a tree falls on it, vandalism, etc.).
 3. **Liability** - pays for injury, loss of life, and damage to other cars or property caused by your automobile.

- State law makes **the owner** (not necessarily the driver) subject to high losses if his/her automobile causes injury, loss of life, or property damage. Protect yourself! Be very careful about allowing others to drive your car. Be sure the person has auto insurance.

- Secure at least the minimum amount of liability insurance required by the State Financial Responsibility Law. This coverage includes:
 - \$20,000 for bodily injury or death for one person
 - \$40,000 for bodily injury or death for two persons
 - \$15,000 for property damage.Cost to you will vary because of age and driving experience, but it is usually \$500.00 or more per year.

Automobile Rentals

There are a number of car rental businesses around the College Station/Bryan area. If you wish to rent a car, you must have a US driver's license and usually one credit card. Be aware that most rental agencies require the person renting the car to be at least 25 years of age. Because rates vary between rental companies, call several and compare rates. Look under "Automobile Renting and Leasing" in the Yellow Pages of the telephone book for more help and numbers of local businesses.