



# SR-22: Quick Guide



## What Is SR-22 Insurance?

It's a certificate attached to your insurance policy to show the state that you're complying and carrying insurance that meets its minimum coverage required by law.

You have a suspended license due to failure to pay child support

You were charged with a DUI

If you were caught driving with a suspended or revoked license

You accumulated too many tickets in a short period of time

## Who Has to Carry SR22 Insurance?

Usually an SR-22 is court ordered or state-ordered. The attached are some potential reasons why you might need an SR-22:

Your license was suspended due to failure to pay fines

You failed to maintain mandatory insurance required by law

If you have multiple traffic offenses

You were charged with a DWI

You have excessive points violations



## How Do You Get SR-22 Coverage?

# 1

Check with your current insurance company to see if they offer SR-22 filings

# 2

If you don't currently have an insurance company...you will need to research and find a company that offers SR-22, as not all companies do.

## Where to Buy an SR-22 Policy?

Some of these companies might not be available in your state. Check with one of our agents at [A Plus Insurance](#) to help you shop!



21st Century



Bristol West



The General



Dairyland



AssuranceAmerica



National General



Farmers



Liberty Mutual



Progressive Insurance



GEICO



Mendota Ins. Company



Gainsco

## FAQs About SR-22 Insurance



### What Does an SR-22 cover?

Put simply...it offers as much coverage as your auto policy itself. It shows the state that you are compliant with the state's minimum requirements.



### What if I don't own a car?

You might think you don't need SR-22 if you don't have a car. But if you intend to drive, ever, you need it.



### Is SR-22 Expensive?

Contrary to popular belief, the SR-22 itself is not costly. Most companies charge a one time \$25 filing fee. If your premium skyrockets, it's due to the incidents leading to your need of an SR-22.



### How long do I need this coverage?

Three years is standard for most SR-22 endorsements, but the carrying period can vary from state to state. It will be important to research your state's laws.



### How will I prove I have an SR-22?

Once you purchase an SR-22, the insurance company automatically reports this to the state on your behalf and sends your proof of insurance by e-mail or mail.



### Is SR-22 the same as FR-44?

These are similar, but NOT the same. SR-22 insurance is used in MOST states and require only the state minimums, while an FR-44 is only used in Florida and Virginia and require extra liability insurance.



## Still have questions? Call 888-445-2793

We here at [A Plus Insurance](#) want to help keep you and your family safe on the road. If you or a loved one needs auto insurance, SR22 or not, contact us today for a quote. We'd be happy to assist you!