You accumulated too many tickets in a short period of time. If you were caught driving with a suspended or revoked license, usually an SR-22 is court-ordered or state-ordered. The attached are some potential reasons why you might need an SR-22:

**What Is SR-22 Insurance?**

A certificate of insurance that indicates the minimum coverage required by law.

**Who Has to Carry SR22 Insurance?**

- You failed to maintain mandatory insurance required by law.
- Your license was suspended due to failure to pay fines.
- You have a suspended license due to failure to pay child support.
- You were charged with a DUI.
- You were charged with a DWI.
- You have excessive points or violations.
- If you have multiple traffic offenses.
- You accumulated too many tickets in a short period of time.
- You have a suspended license due to failure to pay child support.
- Your license was suspended due to failure to pay fines.
- You were charged with a DUI.
- You were charged with a DWI.
- You have excessive points or violations.
- If you have multiple traffic offenses.

**How 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!

1. Check with your current insurance company to see if they offer SR-22 filings. 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?**

- 21st Century
- National General
- Farmers
- Bristol West
- The General
- Liberty Mutual
- GEICO
- Mendota Ins. Company
- Dairyland
- AssuranceAmerica
- Gainsco
- Progressive Insurance
- Still have questions? Call 888-445-2793

**FAQs About SR-22 Insurance**

1. **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.

2. **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.

3. **How long do I need this coverage?**
   - Three years is standard for most SR-22 endorsements. But the carrying period can vary by state to state. It will be important to research your state's laws.

4. **Is SR-22 the same as FR-44?**
   - Yes, the SR-22 is the same as the FR-44. However, the FR-44 is only used in Florida and Virginia and requires extra liability insurance.

5. **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.

6. **How will I prove I have an SR-22?**
   - Once you purchase an SR-22, the insurance company automatically reports it to the state on your behalf and sends your proof of insurance by e-mail or mail.

7. **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.