Do I Need Both SR22 Insurance and Regular Insurance?

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Do I Need Both SR22 Insurance and Regular Insurance?

No, you do not need SR22 insurance and regular car insurance. An SR22 can be added to an existing car insurance policy but sometimes people choose to buy a second policy for their SR22 so they don't jeopardize their "preferred" insurance rates by notifying them that they have received a DUI or other major ticket that requires the SR22 filing.

If you ask your existing insurance agent to add an SR22 to your existing policy, the insurance company may decide they do not want to insure a 'high-risk driver' at your current rates and either raise your rates at renewal or possibly even non-renew your policy. That is why many people choose to not add the SR22 to their regular policy and choose instead to buy a separate policy with an SR22.

What is SR22 Insurance?

SR22 insurance is actually the same thing as regular car insurance but for high-risk drivers who are required to keep the state notified that they have insurance in force by having their insurance company file an SR22 form with the DMV. In other words, regular car insurance becomes SR22 insurance when an SR22 form is added.

An SR22 can be added to a regular auto insurance policy, a broad form policy, or a non-owner policy.

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