



EVERYTHING YOU NEED TO KNOW ABOUT SR22

WHAT IS SR22 INSURANCE?

An SR22 is a certificate, not coverage.



While many people believe SR22 is insurance coverage itself, it's the documentation that proves you are insured to drive. Almost every state requires an SR22, or Safety Responsibility, a certificate for high-risk drivers.

WHO NEEDS AN SR22?

You will likely need an SR22 if you have:



- Drunk driving conviction
- Failure to provide proof of auto insurance
- Incurred an excessive number of traffic tickets
- Have unsatisfied judgements
- Falsified insurance documents
- Involuntary or voluntary manslaughter
- Operated a vehicle with a suspended license

HOW MUCH IS AN SR22?

The SR22 certificate itself is not expensive.



However, drivers who are required to get an SR22 have been identified as high risk, so their insurance premiums will generally be three to five times the rate of a standard insurance policy. You may still have to pay higher premiums once you are no longer required to have an SR22 certificate on file.

HOW DO YOU GET AN SR22?

We've got your back.



Breathe Easy helps our customers get SR22 documentation so you can get back on the road. We'll help you understand what coverage you need, help you purchase cheap SR22 coverage, and provide tips on how to keep your costs low. Once you've purchased an insurance policy, we file your SR22 certificate with the DMV.

EVERYTHING YOU NEED TO KNOW ABOUT SR22 AND IID

In one easy read.



WHEN IS MY PROBATION PERIOD OVER?

Probation periods are determined by the judge and vary by state. A probation period could be as long as three to five years but could be shorter depending on the charge and if it is the first offense.



WHEN CAN I GET MY FULL DRIVING PRIVILEGES BACK?

You will be able to get your full driving privileges back once you have met all your state requirements, including any financial penalties and fees, as well as the SR22.

(The SR22 is a certificate filed by your insurance company to the DMV proving you carry state minimum requirements in liability insurance).



WHAT STATES DO NOT REQUIRE AN SR22?

Delaware, Kentucky, New Mexico, New York, North Carolina, Oklahoma, and Pennsylvania **do not require SR22.**

Florida and Virginia require **FR44 in place of SR22.**

(if you have an SR22 and relocate to a state that does not require it, you will still need to fulfill the requirements from your original state until it ends).



WHEN ARE MY THREE YEARS UP OF HAVING TO FILE AN SR22?

Generally you will have to file the SR22 for three years from the day the insurance carrier first files the SR22.

(It is possible that if your insurance lapses during your SR22 period the clock will reset and you will need to file for an additional period of time).



WHEN CAN I GET AN EXPUNGEMENT?

Check with your state to know how and when to request an expungement. Since the conviction could harm you in the future – with employment or housing opportunities, for example – you may wish to seek an expungement once it is possible in your state.



WHEN CAN I GET MY IID REMOVED?

The length of time the IID must stay installed in your vehicle will differ from state to state. If you have any IID-related violations – a failed start due to over-the-limit BAC, a failed retest, or a damaged IID – this can add to the time the IID will need to be installed.