

What is an SR-22 Filing in Florida?

After taking to the roads as a licensed driver, it took mere months to get my first speeding ticket.

The thing is, few things in life are really permanent. And just like my speeding ticket, an SR-22 likely won't have lasting effects, either.

Here's what to know and expect while you have one.

1. It's not really insurance

While many refer to "SR-22 insurance," an SR-22 is actually just a *certificate* your car insurer files with your state to vouch for you. Basically, it verifies you have coverage. You only need an SR-22 if a judge says you do—this can happen after certain violations, or after a succession of them.

If you're required to carry an SR-22 and you already have insurance, you'll just need to add it to your policy. If you're not insured, you'll quote an auto policy *and* an SR-22.

2. It's not (too) expensive

Having an SR-22 filing might cost you a little extra (again, temporarily):

- There's a fee to file it, **generally around \$25**. If you don't have insurance, the fee is included in your Progressive quote.
- Your insurance rate might go up if you need the SR-22 because of a moving violation or accident.
- Certain states require you to pay in full when you have insurance that includes an SR-22 filing.

3. It's not forever

In three years—give or take, depending on your state—you won't need your SR-22. At that point, call your insurer and ask to have the filing removed from your policy.

Three years is also how long it takes, generally, to clear your driving record. So, any violations that triggered your needing an SR-22 have cleared from your record, too.

In the meantime, keep your head up, know we've all been there, and remember that, in time, this will become "that *one* time when ..." (just like my ticket did)

If you should still have questions regarding this State Filing please call:

USA INSURANCENET CORP

786-293-3637