

# Insurance Navy Brokers Now Offering SR22 Insurance in 10 States

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Insurance Navy Brokers expands its SR22 insurance to 10 states

Palos Hills, IL – Insurance Navy Brokers, a leading force in the auto insurance industry, has recently widened its reach by extending its SR22 insurance coverage to ten states. This insurer is renowned for specializing in affordable SR22 insurance, designed to cater to individuals of all driving records and vehicle types. The states Insurance Navy Brokers now sells SR-22 insurance in are Illinois, Indiana, Wisconsin, Texas, California, Georgia, Nevada, Ohio, Pennsylvania, and Tennessee.

Drivers often require SR22 insurance following certain traffic offenses, such as reckless driving, at-fault accidents, or license suspension. The SR-22 forms, certificate of financial responsibility, serve as proof that the high-risk driver holds a valid auto insurance policy meeting the minimum requirements of their state. Insurance Navy Brokers, like other auto insurance companies, is authorized to issue these SR-22 insurance forms, thus helping drivers reinstate their license and driving privileges. Fulfilling this role as a reliable insurance company, Insurance Navy Brokers believes in providing a second chance for drivers, helping them regain their time on the road.

What Is SR22 Insurance?

SR-22 insurance, often referred to as a SR-22 Certificate of Financial Responsibility, is a vehicle liability insurance document required by the Department of Motor Vehicles (DMV) for high risk drivers. The need for an SR-22 Certificate arises for a variety of reasons, including severe traffic violations such as driving under the influence, reckless driving, or accruing too many penalty points on a driving record within a short period of time. Also, drivers found to be operating a vehicle without adequate insurance coverage may be directed by a court to obtain an SR-22 filing. Essentially, this filing serves as a solid proof of insurance, reassuring the DMV that the driver carries the state's minimum requirements for auto liability coverage.

To process an SR-22 filing, a licensed insurance agent from a recognized insurance provider must issue the SR22. They will accordingly update the existing policy or initiate a new one that includes the SR-22. It's important to note here that Non-owner car insurance can also carry SR-22 if a person doesn't own a car but has been mandated to get SR-22 insurance. The associated filing fees are relatively low, but the spike in insurance premiums can ramp up the overall insurance cost. However, the insurance rates fluctuate and are heavily dependent on the nature and severity of the traffic violations. Once the SR-22 Certificate is listed on a policy, the insurance provider will inform the DMV that the driver has met the necessary insurance requirements. Fundamentally, the presence of an SR-22 Certificate on an insurance policy can deter the individual from repeating the respective violations, leading the way to a clean driving record in the long run.

## Who Needs an SR-22 Certificate?

Not every motorist requires an SR-22 certificate; it's a requirement exclusively for drivers who've committed serious offenses, thereby adding negative marks to their driving record. It's imperative to understand that the SR-22 requirement is typically issued by the Department of Motor Vehicles or a similar department. Often, these drivers are those that have continually committed traffic offenses, perhaps leading to policy lapses because they fail to pay their premiums on time. Other types that may necessitate an SR-22 certificate could be those who have been involved in multiple accidents in a few short months, thus increasing their car insurance rates.

An SR-22 driver typically needs proof of the minimum coverage required by the respective state law to the Department of Motor Vehicles. This is where SR-22 auto insurance comes into play. After receiving an SR-22 requirement, the driver must contact their current insurer and inform them of the SR-22 status. While most insurance companies provide SR-22 insurance policies, some might not offer that option. It is pertinent to keep the insurance policy active for a specific time period, generally three years. A lapse in SR-22 car insurance could lead to harsh penalties for the driver, including family repercussions and another round of insurance office visits.

## How Long Does a Driver Need an SR-22 Certificate?

The duration for which one needs an SR-22 certificate varies on an individual basis. In general, an SR-22 certificate of insurance is mandated for drivers who have had certain traffic offenses. It's crucial to note that the SR-22 is not a type of coverage itself; instead, it's about meeting minimum coverage requirements. This usually includes some form of minimum Liability coverage, which involves Bodily injury liability and Property damage liability. Depending on the drivers zip code, the state minimums for these may vary. It's important to maintain continuous insurance coverage during the period the driver is mandated to carry the SR-22 certificate. Otherwise, a lapse in coverage could cause legal issues, given the strict insurance laws in place. Now, there is a multitude of ways to obtain cheap SR-22 insurance, even for those struggling to meet insurance coverage requirements. For example, Non-owner SR-22 insurance can be an apt solution for those who don't own a vehicle but are required to present an SR-22. Crucially, this option often offers the cheapest rates compared to traditional auto insurance. Some may even contemplate purchasing comprehensive insurance – a tier above the regular minimum coverage – which can help cover for damages apart from those arising from bodily injury. Insurance Navy Brokers, prevalent for their most competitive insurance quotes, has now expanded their services to offer this certificate in ten states across the U.S.

## How and Where to Get an SR-22 Certificate

Upon experiencing certain driving offenses, insurance policy lapses, or other traffic violations, one might be mandated by the motor vehicle department to obtain SR-22 certification. This certification is essentially a document providing proof of mandatory insurance coverage, more specifically, liability car insurance. Procuring an SR-22 involves a few determined steps. Initially, one must secure proper insurance, meeting the minimum liability insurance coverage defined by state vehicle insurance laws. These expectations typically outline liability per person and liability per accident.

The SR-22 process begins when a drivers insurer files the SR-22 certificate with the state's motor vehicle department. It is typically filed after any driving offense that has led to the suspension of

a valid license or after serious insurance policy lapses. It's imperative to understand that during this period of time, maintaining vehicle liability insurance is crucial to avoid further legal repercussions, including having to get a hardship license. Time frames differ from case to case, as per the offense and state regulations. However, the time requirement to hold an SR-22 is usually around three years depending upon the drivers specific circumstances and the expenses that may have been incurred.

Visit Insurance Navy Brokers for SR22 insurance policies

Offering comprehensive protection against the unexpected is the cornerstone of Insurance Navy Brokers' mission. To fulfill this promise, they have now expanded their SR-22 insurance offerings to ten states, providing drivers with this valuable coverage at affordable rates. As part of their plan, motorists can now benefit from uninsured motorist coverage as well as underinsured motorist coverage. They have made the process seamless, with only a one-time fee required to secure an SR-22 policy. This effectively reduces the average cost of insurance for those who have encountered severe violations.

Understanding the criticality of having an SR-22 and proof of insurance for drivers, Insurance Navy Brokers has simplified the process. They help motorists meet the minimum liability requirements to keep their current policy valid. Even if a motorist doesn't own a vehicle, a non-owner policy attainable from Insurance Navy Brokers will satisfy these liability requirements. The company also takes pride in the fact that their monthly rates remain affordable, with the form on file covering any damages to property. This successful expansion is a testament to the insurer's commitment to offering comprehensive insurance solutions that factor in the unique needs of every driver.

Source: <https://thenewsfront.com/insurance-navy-brokers-now-offering-sr22-insurance-in-10-states/>

About Insurance Navy Brokers: Palos Hills, IL

Insurance Navy is dedicated to educating and assisting customers with their insurance needs by providing them with options and coverage regardless of their level of risk. We know life can be unpredictable, but your insurance should not be.

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