

# Breaking Free from SR-22 Insurance



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If you're a driver who has had a few too many run-ins with the law as of late, prepare to be filing for [SR-22 insurance](#) in the near future. Unlike other insurance policies, however, this insurance won't provide you with protection. According to a recently published article on InsuranceAgents.com, SR-22 insurance is not something drivers want to possess.

"Like other types of auto insurance, SR-22 insurance is basically a document that proves you have financial responsibility," the article, *Getting Acquainted With SR-22 Insurance*, reports. "If you are cited by law enforcement for driving without insurance then you will be required to carry proof of SR-22 insurance for roughly three years just as if you were on probation."



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Although proof of financial responsibility can be obtained through most insurance providers, it is a strenuous process. Drivers are simply better off practicing safe driving because

there are several incidents that can cause you to file for SR-22 insurance. They are:

1. Committing a DWI, DUI or other serious violations
2. Having your license suspended or revoked
3. Being involved in an at-fault accident without insurance
4. Having a tendency to repeat traffic violations

If you are required to file for proof, keep in mind that you will be in possession of it for at least three years, a significant amount of time to be stuck with a "scarlet letter."

"Having to file for SR-22 insurance is never fun," the article emphasizes. "If you are required to do so as a result of any one of the aforementioned traffic law infractions then you will most likely be stuck with it for the substantial period of three years. However, SR-22 insurance is crucial if you want to prove your financial responsibility and get on the right track to improving your driving record."

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