SR-22 INFORMATION

QUESTIONS AND ANSWERS ABOUT YOUR SR-22

Presented by:

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Q: What is an SR-22?
A: An SR22 is a form that is mailed to the Department of Motor Vehicles and it confirms to the state that you have obtained a minimum of automobile liability insurance.

Q: When I purchase an SR22 what am I actually buying?
A: When you purchase an SR-22 you are purchasing automobile insurance. There is no separate insurance called SR22 insurance.

Q: What if I don't own a vehicle, but I want my license insured?
A: There are two types of SR22 forms. First is the owner/operator which means the form is filed with the vehicle(s) that you own and operate. The second is an operators only (on your license) type filing which tells the state that you do not own or operate any vehicles on a regular basis.

Q: How is my rate determined for my SR22?
A: There are several factors that go into rating of an insurance policy. These are five of the main factors:

1. Age of operator
2. Vehicle or vehicles (new verses old)
3. Location of where you live
4. Type of coverage needed (liability only or full coverage)
5. Violations that you have received in the last three years

The main factor that determines your rate is your violations. If you have numerous violations you will pay more than someone with only one or two violations.

Q: How long do I need an SR22?
A: Traditionally you will need the SR22 for three years.

Q: Why are there so many different rates?
A: Just like any product you purchase there are several different companies that provide insurance with an SR 22 filing.

Q: What happens if I cancel my SR22?
A: If your insurance should cancel for any reason the state receives a form from the insurance company stating that you do not have insurance protection. The state then mails you notification that if you do not obtain a new insurance policy, usually within thirty days that they will suspend your driving privileges until you send them a new SR22.

Q: Do I have to pay for my policy in full?
A: NO!!! We have several different programs and payment options that are available to you. While you can receive a substantial discount for a paid in full policy, we DO NOT require it. We have six month and one year policies with small deposits and low monthly payments.

Q: How fast can I get my SR22?
A: We can issue your SR22 in three different ways:

1. We will issue it to YOU right on the spot in our office and you can take it to the DMV. This is the fastest way and you can usually obtain your license the same day provided all your requirements are met.
2. We will issue it for you to the DMV (1-2 days mail time)
3. We can let the company issue it (longest 7-10 days)
4. We can overnight it to the DMV (overnight fee applies)

Insurance Savers Agency is here to help you obtain your insurance and SR22 at the most competitive price. We represent the best priced insurance companies that readily issue the SR22's.
We will work with you and try to make the payments best fit your budget plan. Our office hours are Monday-Friday 8-5 and we will even make Saturday appointments if that is what you need.
Insurance Savers can provide insurance coverages for the States of New Hampshire and Vermont.
We are a full service insurance agency providing coverages for all your insurance needs including home, auto, boat, snowmobiles, jet-skis, motorcycles, renters, business, life, and health.

Please contact either office with any further questions that you may have.

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