

CAR INSURANCE

What does car insurance cover?

Car insurance is comprised of 2 main sections. Comprehensive coverage is designed to protect your property and reimburse you in the event that it is damaged. Liability coverage is entirely for money you are obligated to pay others. This is the coverage that is required by law at state minimum levels. It provides for property damage, and medical cost of other parties.

What is an SR-22 Filing?

An SR-22 is a document required as proof of financial responsibility by the court or under state law for persons convicted of certain traffic violations. It verifies to the DMV that you have liability insurance. SR-22s are common after convictions for DUI/DWI, Driving While Suspended, and Driving Without Insurance. In the event that your policy is cancelled or non-renewed for any reason, the insurance company will notify the DMV.

How much will insurance cost me?

Insurance rates vary widely and are based upon age, gender, marital status, garaging address, vehicle characteristics, claim history, and driving record. Someone with a clean record typically pays around \$50 per month for State legal minimum liability coverage. In general, someone convicted of a DUI/DWI, Driving Uninsured, Driving While Suspended, or multiple serious moving violations should expect rates of between \$100 and \$350 per month. This is for liability only coverage at the state required minimum limits of coverage.

How long do violations affect my insurance rates?

This varies by insurer and violation. In general, violations affect your insurance rates for 35-36 months.

Do I need an SR-22?

SR-22's are court ordered. If you are required to have one, you will be informed by the court.

How long does it take to get an SR-22?

SR-22 filings are requested when insurance is being quoted. While the request doesn't take any extra time, processing the filing does. The DMV requires insurance companies to send SR-22 filings on special forms directly to the DMV. 4 - 7 business days are required in order for Insurance companies to send the paperwork to the DMV and for the DMV to process the filing.

What are the up front costs?

Typically, Insurers require an upfront down payment of one month's worth of premium. This can be paid by debit/credit card or EFT. Most insurers give large discounts based on payment method. 100% pre-paid is the cheapest, followed by EFT payments. Monthly billing is the most expensive.

I don't have a car. Do I still need an SR-22 to drive other people's cars?

You can get a liability only policy with an SR-22 filing. In order to be eligible for this type of policy, you may not own a vehicle or have regular access to one. If you have been ordered to obtain an SR-22 filing, the order applies to any car you drive. In order to drive, you must have your own insurance and obtain an SR-22. Your friend's insurance is irrelevant.

Does my spouse need to be listed on the same policy?

Most Insurers require all licensed drivers within a household to be listed on the same policy.

For more information or to request a quote, please contact:

**Pacific Benefit Planners
1-866-341-3478**