



## **DT SR22 Insurance Team in San Diego CA Offers SR22 Insurance Quotes**

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DT SR22 Insurance Team, a new company based in San Diego, CA, is happy to announce that they are offering SR22 insurance quotes. An SR22 is a certificate of insurance that shows a person is carrying car insurance that complies with the state's requirements for car insurance coverage for driving over a certain specified length of time. An SR22 insurance may be required for a person who has a driving violation, such as as DUI or DWI or other major alcohol violation; at-fault accident; reckless driving; multitude of traffic offenses in a short period of time; driving with a suspended license; and driving without insurance coverage.

It is important to note that with an SR22, a driver would have to pay more for car insurance compared to the standard rates. Fortunately, drivers need not pay such a penalty forever. As long as they keep their record clean and continue to be insured, they could be back to paying standard insurance rates after a few years. The SR22 requirement may just last for one to five years. This will vary depending on the state but typically, it will last for three years. The start of the reckoning for the time period will also vary between states. It is important for drivers to be aware as to how long the SR22 is required because if they cancel the insurance policy before the time is up, the insurer will send a report to the state and the driver will be punished.

Tara Smethwick, a spokesperson for DT SR22 Insurance Team, says, "We can provide you with the best San Diego SR22 insurance quotation so that you can be allowed to drive legally in your state. And if you are looking for San Diego non owner SR-22 insurance to be fully covered when you need to drive, we can help. Check out our website to get more information about the SR22 insurance quote that we can provide."

Meanwhile, they want to inform drivers that the typical SR22 insurance filing cost ranges from \$15 to \$25, depending on the state. It should be noted that having a good relationship with insurance will not help much with the cost once they have submitted an SR22 for a person. Typically, a person will need to have constant insurance coverage with an SR22 for three years, but it can range from two to five years, depending on the factor for the SR22 and the state. However, it is important to note that while the SR22 itself does not cost much, its impact on the insurance premiums to be paid by the SR22 holder is significant. On the average, the premiums may increase by 80 percent, although car and truck insurance policy rates after a DUI conviction may rise as high as 371 percent, depending on the state.

If the person asking for an SR22 quote does not have vehicle insurance, such an insurance may have to be obtained first before filing for an SR22. This means that the driver's license might end, and the person won't be allowed to operate a vehicle legally until the car or truck insurance has been obtained and the SR22 has been filled out.

It is possible for a person with SR22 insurance to drive another person's vehicle by obtaining an SR22 Insurance Without Owning a Vehicle, or Non-Owner SR22 Insurance. People can drive a vehicle that is not their own as soon as they obtain the SR22 certificate and this will be reported to the DMV, allowing them to drive legally without complicating their driving record further.

The SR22 insurance will cover damages to residential or commercial property and any liability that may arise due to an accident in which the covered driver is involved. This is regarded as financial responsibility insurance because it is designed to cover the driver's liability to others who might have been hurt in the accident.

When in need of SR22 insurance San Diego CA residents can visit the DT SR22 Insurance Team website, or contact them on the phone or through email. They are open 24 hours a day, 7 days a week.

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For more information about DT SR22 Insurance Team, contact the company here:DT SR22 Insurance TeamTara Smethwick(619) 768-1200sales@sr22insurancesandiegoca.com501 Broadway #851 San Diego CA 92101

## **DT SR22 Insurance Team**

*Providing insurance to the citizens of San Diego*

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