Insurance Navy Publishes Blog Post On Reckless Driving

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Chicago, Illinois based Insurance Navy Brokers has published a blog post that goes into detail about reckless driving and how it can affect insurance. The company is dedicated to educating and assisting customers with their insurance needs by providing them with options and coverage regardless of their level of risk.

Agnes Zabawa from the insurance agency says, ?There are many common decisions that drivers make that may otherwise seem harmless that are, in fact, incredibly dangerous. There is a good chance that you have made such a decision yourself. Maybe you were late for work once and decided that there was no harm in going a little over the speed limit. Maybe there was a very slow driver in front of you and you crossed double yellow lines to get past them. These decisions, though small, are ones that matter because they are examples of reckless driving.?

Legally, the exact definition for reckless driving can vary by state, but, despite the minute differences, the common understanding is that reckless driving is the act of driving a vehicle in willful or wanton disregard for the safety of others and property. Ignoring road laws is the most common example of reckless driving, and it is wise for everyone who has a vehicle and drives to make themselves familiar with what constitutes reckless

driving and what its resulting penalties may be.

In their blog post, Insurance Navy shares a number of common examples for reckless driving. In addition to speeding and dangerous traffic maneuvers like those described by Zabawa, other examples include ignoring traffic signals, tailgating, driving a dangerous vehicle (such as one with broken headlights or faulty brake lights), racing, road rage, and driving under the influence. Like any other type of traffic violation, being reckless on the road is taken seriously by the state and comes with its own serious consequences.

Legal consequences for reckless driving can include hefty ticket fines (that may go up to tens of thousands of dollars depending on the state and the extent of the reckless driving), jail time (up to 2 years), license suspension and/or the accumulation of driving record points, and vehicle impoundment. More serious than these is the fact that drivers put themselves and others in real danger via reckless driving. Accidents and collisions are more often than not the result of reckless driving, and these can be life threatening, both to the reckless driver and other innocent drivers who were obeying road laws.

Insurance Navy also points out that having a reckless driving conviction will also seriously impact insurance rates. Anyone who has a record of reckless driving can expect their insurance premiums to increase, or their insurance provider may even drop them completely in some rare cases. Understandably, having a serious traffic violation will make an insurer question whether the driver is a high-risk driver, and many providers do not wish to insure drivers who have such reckless habits behind the wheel of a car. If the insurer does keep the driver on, there is a good chance the driver will have to ask them to file an SR22 certificate with the state.

SR22 filings are a requirement following being convicted of a major traffic violation, and this is essentially a certificate of financial responsibility. It essentially tells the state that the driver carries at least the mandatory minimum amount of auto insurance. It is not an insurance policy ? it just proves that the driver carries insurance. Since reckless driving can get a driver?s license suspended, many states require that the driver file an SR22 certificate in order to get their license back.

Zabawa says, ?Reckless driving is bad, and the consequences for reckless driving are bad. But knowing what is reckless driving and what the consequences of reckless driving are is just the first step. The onus is then on each and every one of us to make sure we never have to suffer the consequences.?

Those who are interested in learning more about Insurance Navy and their full range of services should visit their website for more information. Agnes Zabawa encourages interested parties to get in touch via phone or email for any questions or concerns. Insurance Navy also maintains a presence on Facebook, Twitter, Instagram, TikTok and more.

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Insurance Navy Brokers

Insurance Navy is a provider of non-standard auto insurance, selling products in over 30 storefronts, a call center, and online (www.insurancenavy.com) in Illinois, Indiana, Wisconsin, Texas, and California.

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