



THE TRAFFIC OFFENDER'S GUIDE TO SR-22 INSURANCE

12 Things You Should Know



What You May Not Know About SR-22 Insurance in Colorado

In the state of Colorado, anyone in the process of having his or her driver's license reinstated following a DUI, Express Consent Revocation, or uninsured accident will be required to provide proof of SR-22 insurance. Understanding what an SR-22 form is, how to get it, and when it is needed can be helpful as you work to get your driving privileges reestablished.

What Is SR-22 Insurance?

Although it is referred to as insurance, SR-22 is not actually a form of auto insurance. SR-22 is a document required by the Division of Motor Vehicles (DMV) that provides the state with proof that a driver has insurance coverage. It is required for drivers looking to reinstate their license after it has been suspended or revoked due to offenses such as a DUI conviction, Express Consent Revocation, or following an uninsured car accident.

SR-22 is also known as a Certificate of Financial Responsibility (CFR).

SR-22 is a requirement in every state except for Delaware, Kentucky, Minnesota, New Mexico, Oklahoma, and Pennsylvania.

What Information Does SR-22 Provide?

The SR-22 is primarily used to verify that a driver has secured the minimum amount of liability insurance required by their state. The form provides details of your insurance policy such as the name of the insuring company, the amount of insurance on the policy, and the dates in which it is active. It also informs the state if your insurance policy is renewed or cancelled.

What Are the Minimum Requirements for Auto Insurance in Colorado?

In Colorado, it is mandatory to have car insurance and there are also requirements for minimum coverage amounts. Under Colorado law, minimum amounts of liability insurance are:

- *\$25,000 bodily injury per person*
- *\$50,000 bodily injury per accident*
- *\$15,000 property damage per accident.*





The SR-22 offers proof that a person seeking to restore their driving privileges has obtained the insurance coverage required for drivers in Colorado.

Who Needs SR-22 Insurance?

Across the United States, an SR-22 filing is required for drivers whose license was revoked or suspended following a number of driving violations.

Each state has their own list of reasons for which an SR-22 is needed, but it is typically required for the following:

- *Driving Under the Influence (of alcohol or drugs)*
- *DWI/DWAI*
- *Driving or Getting in an Accident Without Auto Insurance Coverage*
- *Driving With a Suspended or Revoked License*
- *Repeated Traffic Offenses That Have Accumulated Too Many Points on Driver's License*

To find out if you need an SR-22, contact the Colorado Division of Motor Vehicles.

Is SR-22 Required if You Don't Own a Car?

It is required for those who own a vehicle, but it is also required for those who do not and yet are still seeking to reinstate their driving privileges. You will need to get a Non-Owner Policy, also known as an Operator's Policy, that will provide you with liability insurance should you be in an at-fault accident in a vehicle that is not your own.

How Do You Get SR-22 Insurance?

SR-22 is a form issued by an auto insurance company that offers it and is able to file it with the state. Keep in mind that not all auto insurance companies offer an SR-22, so you may be forced to contact multiple companies to find one that does, or switch companies, should your current company not provide SR-22 coverage.





After you've found an insurance agency that offers SR-22, you will be required to complete an SR-22 form obtained from the insurance company itself. The government does not provide these forms.

After you've completed it, either your insurance company or you must then file the form with the state DMV. You can drop it off in person at the main offices for Colorado DMV (1881 Pierce Street, Lakewood, CO) or mail it in along with your Application for Reinstatement (Form DR 2870) to the address listed on the application.

Does SR-22 Affect Your Car Insurance Rates?

In short, yes.

If you are required to obtain an SR-22, it is because you have violated traffic laws and regulations that blemished your driving record. As a result, your premiums will more than likely go up. A DUI, an at-fault accident, or more, flags you as a high-risk driver, which in turn causes insurance companies to raise your rates. Because the exact amount will vary by company, it is important to request quotes and compare rates to help you find the most affordable coverage.

Buying a Non-Owner Policy typically offers lower rates. However, you are not allowed to own a vehicle if you have this policy.

Is There a Fee to File an SR-22?

Yes. There is a cost for filing an SR-22 that is separate from your insurance premium. Typically, filing fees will vary from \$15 to \$35 per month.

Keep in mind that there is also a \$95 Reinstatement Fee to the DMV that is required when you submit your Application for Reinstatement.

What Are the Penalties for Not Filing SR-22?

If you are required by the state to carry SR-22 Insurance and fail to do so, you will not be allowed to get your driver's license reinstated.

How Long Is an SR-22 Required?

On average, SR-22 is required for three to five continuous years.





Are There Requirements or Conditions to Maintain an SR-22?

As a high-risk driver with an SR-22 rider on your insurance policy, there may be terms and conditions that can affect your insurance coverage in certain situations. Be sure that you understand the conditions in place for your individual policy so that you are not left without insurance.

What Are the Penalties if You Fail to Maintain Your SR-22?

If you do not maintain insurance coverage with SR-22, the insurance company is required by law to notify the DMV. If you do not maintain your SR-22, your driver's license will be revoked once again in addition to other financial penalties. When eligible, you will also be required to reapply for reinstatement, which includes SR-22 Insurance, and pay the reinstatement fees once again.

Be careful to pay your insurance premiums and SR-22 fees on time each month to avoid a lapse in coverage or loss of driving privileges. If you cancel a current SR-22 policy for any reason, you must act quickly and purchase a new policy before the cancelled one expires, otherwise, your driver's license will get revoked.

If you have any questions regarding SR-22 Insurance in Colorado, contact your insurance company or the DMV.

Additional Resources:

- <https://www.dmv.com/co/colorado/sr-22>
- <https://www.carinsurance.info/colorado-sr-22-insurance/>

