SR-22 Insurance Facts in Texas

1 WHAT AN SR-22 IS

An SR-22 is not insurance. It is a Certificate of Financial Responsibility your insurer files with TxDPS.

2 WHEN TEXAS REQUIRES IT

DWI/DUI, driving while license invalid, no-insurance convictions, crash suspensions, or habitual violations.

3 MINIMUM LIMITS (30/60/25)

$30,000 bodily injury per person, $60,000 per accident, $25,000 property damage per accident.

4 HOW LONG YOU MUST KEEP IT

Most SR-22 requirements last 2 years. Any lapse triggers an SR-26 and can re-suspend your license.

5 HOW TO FILE

Your insurance company must file electronically with TxDPS. You cannot file it yourself. Takes up to 21 days.

6 COSTS

Filing fee is $15-$30. Major cost is higher premiums from high-risk driver classification.

7 CONSEQUENCES OF LAPSE

Policy lapse triggers SR-26 notification, license suspension, reinstatement fees, and possible penalties.

Stay compliant. Keep your SR-22 active for the full required period.