

What Are The Most Common Penalties For Driving Without Insurance

Compare-autoinsurance.org has released a new blog post, "Penalties For Driving WIthout Insurance"

Los Angeles, CA (<u>PRWEB</u>) January 05, 2020 -- Compare-autoinsurance.org has released a new blog post that explains the penalties for <u>driving without insurance</u>.

For more info and free quotes, visit https://compare-autoinsurance.org/penalties-for-driving-without-insurance/

Carrying active auto insurance is mandatory for every person driving in the United States. Failing to oblige the laws will determine the authorities to take action and apply a series of penalties. Before dropping coverage, it is wise to check cheaper alternatives. Driving without insurance is never a good option. Find out more and get free quotes from <u>http://compare-autoinsurance.org/</u>.

All states, except New Hampshire, will apply penalties for drivers caught driving without insurance. In New Hampshire, auto insurance is not required by state. However, it is recommended to get liability coverage.

For all other states, the penalties include fines, license points, license suspension, community service, and even jail. It all depends on the severity of the crime and the state's laws. Logically, being caught without insurance for a second or third time will bring more severe penalties. The most common penalties are:

• Hefty fines. This is the most common penalty. There is a huge difference for fines, ranging from \$25 in Alabama, up to \$5000 in Massachusetts. In some states, it is cheaper to get at least the minimum required coverage than to get a ticket.

• Car impoundment. Police officers have the authority to impound the car until the fine is paid and the driver gets proper insurance. There is a time limit for paying fine, getting coverage and reclaiming the car. When the time expires, the police can send the car to be scrapped.

• License suspension. In 44 states, the license will be suspended for driving without insurance. After paying the fees, getting insurance, the driver will also have to pay for reinstating license. The total costs can reach several thousands of dollars. Plus, drivers will be required to carry SR-22

• Being involved in an at-fault accident while driving without insurance. Causing an accident while not having insurance will generate multiple problems and penalties. The victims will sue the driver for damage and injuries. Depending on the severity of the accident, the costs will rise from several hundred to hundreds of thousands of dollars. Furthermore, the responsible driver will be considered high-risk (driving without insurance + causing an accident) and will have problems finding an insurance provider.

• Being involved in an accident while driving without insurance. If the other party is responsible for the accident, but the victim has no insurance, this may limit the maximum financial claims. This is the so-called "no pay, no play" law. In Louisiana, the victim will receive no compensation after an accident if he's uninsured, regardless of fault.

• Jail time. This penalty is usually reserved for subsequent convictions. The number of days in prison vary



by state. The range varies from 10 days, up to one year in jail.

Compare-autoinsurance.org is an online provider of life, home, health, and auto insurance quotes. This website is unique because it does not simply stick to one kind of insurance provider, but brings the clients the best deals from many different online insurance carriers. In this way, clients have access to offers from multiple carriers all in one place: this website. On this site, customers have access to quotes for insurance plans from various agencies, such as local or nationwide agencies, brand names insurance companies, etc.

For more information, please visit http://compare-autoinsurance.org



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