

TWO-POINT "CREDIT"

A driver who accumulates more than five but no more than 11 points for traffic violations is eligible for a one-time, two-point credit by completing an approved remedial driving course.

The two-point "credit" offered through this program doesn't erase any convictions from a person's official driving record and doesn't eliminate any prior convictions that an insurance company may take into consideration in premium assessments. All convictions remain on the driver's record, but the points needed for the 12-point suspension are extended by two.

FR LAW VIOLATIONS AND MONITORING

Vehicle owners and operators in Ohio are required to carry a minimum amount of liability coverage in order to legally operate or permit the operation of a motor vehicle.

The BMV requires that proof of financial responsibility (FR) be monitored for either a three or five-year period for failure to provide proof of financial responsibility if required. A five-year monitoring period applies to those found in violation prior to January 1, 2004. A three-year monitoring period is in effect for violations occurring on or after January 1.

If convicted of any of the following charges, FR proof is required to be filed for three years. Failure to comply will result in drivers license suspension for three years.

- Driving under the influence of alcohol or drugs, except the first offense
- Failing to stop after a crash
- Felony involving a motor vehicle
- Racing
- Willfully fleeing law enforcement
- Perjury in obtaining a license or registration

SUSPENSION OF PROBATIONARY LICENSE

For those under age 18, two moving violations will result in a 90-day suspension of your drivers license. The driver will also be required to complete a juvenile driver improvement program. A driver under age 18 will be subject to a one-year license suspension if convicted of three moving violations.

Source: Excerpts from Ohio Department of Public Safety's *Digest of Motor Vehicle Laws*, 11/03

OHIO'S SAFETY BELT LAW

Ohio's safety belt law requires front-seat passengers of cars, pickup and delivery trucks, cabs, commercial trucks and buses with safety belts to wear them when being driven on public roadways. Drivers under 18 and their passengers are required to be belted.

Drivers who violate the law are fined \$30. Front-seat passengers are fined \$20.

Law enforcement cannot stop a vehicle solely to enforce Ohio's safety belt law. Citations can only be issued as a secondary action. Such violations are not subject to Ohio's point system.

● FOR MORE INFORMATION ●

OII offers free consumer brochures covering a variety of homeowners and auto insurance issues, consumer safety tips and insurance laws. Or visit our Web site for a variety of consumer related materials available for downloading at www.ohioinsurance.org.

Online version of **Ohio's Point System** available at www.ohioinsurance.org/consumers/fact_pak.asp.



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OHIO'S POINT SYSTEM FOR TRAFFIC VIOLATIONS



Driving irresponsibly often results in accidents and fines, and even worse—injuries to others. What often gets overlooked is the fact that serious moving violations can affect auto insurance premiums. In fact, one at-fault crash can result in three years of surcharges. More than one can place you in a higher risk driver category or even cause nonrenewal.

POINTS CHARGED FOR TRAFFIC VIOLATIONS

An Ohio driver convicted of a traffic violation is assessed a specific number of penalty points according to the type of violation. If convicted of a second or subsequent offense within two years after the first violation, the point assessment for the new violation is added to the driver's previous total. For example, if you were cited for speeding in excess of the speed limit and were given two points for the violation, and within two years were cited for drag racing, your total point accumulation would be eight.

The points for specific moving violations follow.

Six-point violations

- Homicide by vehicle
- Operating a motor vehicle while under the influence of alcohol and/or any drug of abuse
- Failure to stop and disclose identity at the scene of a crash
- Willingly fleeing or eluding a law enforcement officer
- Drag racing
- Operating a motor vehicle without owner consent
- Operating a motor vehicle while your license is under suspension or revocation
- Using a motor vehicle in the commission of a felony, or committing any crime punishable as a felony under Ohio Motor Vehicle Laws

Four-point violations

- Willful or wanton disregard of the safety of persons or property

Two-point violations

- All moving violations except those pertaining to size limits and some speed offenses
- Operating a motor vehicle in violation of a restriction imposed by the Registrar of the Ohio Bureau of Motor Vehicles (BMV)

Speeding violations

Ohio's point system for speed limit violations was revamped under SB 123. The new point system for speeding went into effect January 1, 2004.

The new system replaces the sliding scale system that previously took a driver's prior record and speed over the posted limits into consideration.

Under SB 123 a speeding violation may result in four points, two points or no points depending on the posted speed limit and the number of mph by which the speed limit was exceeded.

- Exceeding a speed limit by 30 mph or more results in four points.
- If the speed limit is 55 mph or more, exceeding the limit by more than 10 mph (11–29 mph over the limit) results in two points.
- If the speed limit is less than 55 mph, exceeding the limit by more than 5 mph (6–29 mph over the limit) results in two points.
- Exceeding any speed limit in an amount less than what is stated above results in no points.

PENALTIES

A driver accumulating six points will receive a letter from the Registrar of Motor Vehicles indicating the following penalties should 12 or more points be accumulated within a two-year period

- Suspension of driving privileges for six months
- Proof of financial responsibility must be filed with the Ohio Bureau of Motor Vehicles and maintained for three years. Your insurance company will notify the BMV if, within the three-year period, your policy lapses, is nonrenewed or terminated. If the violations occurred prior to January 1, 2004, proof of FR must be filed for five years.
- Upon completion of suspension, a remedial driving course approved by the Director of Public Safety must be taken. The course must include a minimum of 25% of its classroom hours devoted to instruction on driver attitude.
- A new driving test must be taken.

DRIVING UNDER SUSPENSION

Operating a motor vehicle while your license is under suspension is a first degree misdemeanor. If convicted, you are subject to a fine of up to \$1,000 or six months in jail, or both. You may also be sentenced to an additional one-year drivers license suspension

POINT SYSTEM FOR SPEEDING

Speed limit	1–5 mph over	6–10 mph over	11–29 mph over	30 mph or more over
Below 55 mph	0 Points	2 Points	2 Points	4 Points
55 mph or more	0 Points	0 Points	2 Points	4 Points

Source Ohio Department of Public Safety's *Digest of Motor Vehicle Laws*, 11/03