

Consumer Alert

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Getting a ticket for DUI is not only dangerous and expensive, it will impact your auto insurance rates

Extra patrols deployed in Washington to look for impaired motorists

What to Know

- The Washington Traffic Safety Commission (<u>WTSC</u>) reports that nearly half of roadway fatalities in Washington state are due to drunk/drugged driving.
- From 2012 to 2017, Washington experienced a 15 percent per year increase in the number of drivers involved in fatal crashes who were impaired by more than one substance, according to WTSC.
- Being arrested for a DUI will have an impact on your auto insurance rates.

SEATTLE, August 16, 2019 – People who choose to drive under the influence of drugs or alcohol during the next few weeks will not only be endangering lives but will also have a greater chance of being pulled over and getting a DUI. Nearly 150 extra patrols have been deployed in Washington state through September 2 to look for and ticket impaired motorists on the roadways.

The extra patrols are part of the Washington Traffic Safety Commission's (WTSC) <u>Target</u> <u>Zero</u> Program and is an effort to reduce traffic fatalities and bring awareness to the dangers and cost of driving under the influence (DUI). And a DUI doesn't mean just alcohol, according to WTSC, but also marijuana, illegal drugs, prescription drugs and even over the counter drugs like Nyquil, Ambien and allergy medications.

Getting a DUI could cost \$10,000 or more in fines and court costs - but it doesn't stop there. Depending on your insurance company, you could end up paying at least double for <u>auto insurance</u> or be dropped by your insurance company altogether.

"There is no excuse for driving while under the influence of drugs or alcohol, and insurers join law enforcement officials in the effort to keep DUI offenders off our state's roadways," said Northwest Insurance Council President Kenton Brine. "Long after the arrest, conviction, jail time and fines, the consequences of having a DUI citation can continue to increase the cost of insurance for offenders."

To an insurer, having a DUI on your record indicates a highly risky driving history, which means you will likely pay more for auto insurance.

Your driving record is a primary factor when an insurer determines your auto insurance premium. Insurance companies typically run a motor vehicle report upon renewal of your auto policy. That's when your insurer will discover your DUI. As a result, your rates will likely increase or your policy may not be renewed.

The way DUI's are handled by each state and insurer varies and depends on circumstances and the insurance company. The best protection for drivers and passengers is to be diligent and make sure the driver is responsible and always sober.

Target Zero and NW Insurance Council encourages everyone to "make a plan before you party." Arrange for a sober designated driver in advance, take a taxi or rideshare or use public transportation. If you're at someone's house, spend the night. Plenty of options exist for getting home safe and sound if you're impaired by drugs or alcohol.

For more information about insurance, contact <u>NW Insurance Council</u> at (800) 664-4942.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.