



NW Insurance Council

Consumer Alert

Contact:

Kenton Brine, President
Sandi Henke, Deputy Director
NW Insurance Council
Phone: (503) 465-6800 / (800) 664-4942

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kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
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Make your own luck to get home safe on St. Patrick's Day

Getting a DUI is not only dangerous, but also expensive and will impact your auto insurance rates

What to Know

- *The Washington Traffic Safety Commission ([WTSC](#)) reports that 57 people were killed nationwide over the St. Patrick's Day holiday period in 2019.*
- *A DUI doesn't mean just alcohol, but also marijuana, illegal drugs, prescription drugs and even over the counter drugs like Nyquil, Ambien and allergy medications.*
- *Being arrested for a DUI will have an impact on your auto insurance rates.*

PORTLAND, OR, March 15, 2021 – This St. Patrick's Day could be busier than ever now that bars and restaurants are re-opening and people are anxious to venture out from quarantine to celebrate. However, anyone who chooses to drive under the influence of drugs or alcohol during the St. Patrick's Day holiday will not only be endangering lives, but also risk a substantial hit to their pocketbook.

Being cited for 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 [auto insurance](#) or be non-renewed by your insurance company altogether.

According to the Washington Traffic Safety Commission ([WTSC](#)), 57 people were killed nationwide over the St. Patrick's Day holiday last year, and 280 people lost their lives in traffic crashes during the holiday from 2015 to 2019.

And keep in mind, a DUI infraction isn't limited to just alcohol, but also marijuana, illegal drugs, prescription drugs and even over the counter drugs like Nyquil, Ambien and allergy medications.

"There is no excuse for driving 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, possible 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.

A driving record is a primary factor insurers use to determine auto insurance premiums. Insurance companies may review a motor vehicle report upon renewal of an auto policy. If so, that is when an insurer will discover any citations, including a DUI on a driving record. Drivers with an infraction for DUI – for alcohol or drugs (legal or illegal) – would likely see a premium increase or surcharge, or their 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.

WTSC's [Target Zero](#) program 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 [NW Insurance Council](#) 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.

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