

FINANCIAL RESPONSIBILITY (FR) LAW VIOLATIONS

Vehicle owners and operators in Ohio are required to carry at least the state minimum levels of auto liability insurance coverage or have other state-approved means of FR coverage in order to legally own or operate a motor vehicle.

Non-compliance will result in mandatory filing of FR auto insurance (SR 22 or bond) with the BMV for three years for first-time offenders, and five years on second and subsequent offenses. If the violator cancels or non-renews coverage within the monitoring period, the BMV will be notified. For more information, see OII's FR Law *Fact Pak* brochure online at <http://bit.ly/IHAoiy>.

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

- Driving under the influence of alcohol or drugs
- Failing to stop after a crash
- Felony involving a motor vehicle
- Street 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 drivers license suspension. If convicted of three moving violations, the driver is subject to a one-year suspension.

Suspended drivers may petition the local courts for limited driving privileges. If driving privileges are granted, the court will issue a permit indicating the dates the limited privileges are in effect and the times and places at which the person may drive.

Senate Bill 19 (<http://bit.ly/1NbdxH>), which became effective in September 2012, authorizes a court to waive a suspension of a probationary license in specific cases. The driver must outline why the suspension would seriously affect their ability to continue employment, educational or vocational training, or treatment. Before driving privileges can be reinstated, all reinstatement requirements must be completed: Pay fees, complete a juvenile driver improvement course, apply for a temporary permit packet and retake the drivers license exam. For more, see info at <http://1.usa.gov/1SvwkGV>.

License suspension for Operating a Vehicle after Under Age Consumption (OVUAC) under a probationary license is triggered when the driver is under age 18 at the time of the offense, with a Blood Alcohol Concentration between .02% and .08%. An OVUAC license suspension is 6 months with no driving privileges. For more on OVUAC violations, go to <http://1.usa.gov/1ZKGNAd>.

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.

DRIVER ABSTRACT

A drivers license abstract contains an individual's three-year record of violations and accidents. The Ohio BMV offers a free unofficial abstract online at: <http://bit.ly/1MVt3gi>.

For more ways to obtain an Ohio driver abstract, go to <http://1.usa.gov/1Svx1jv>.

ONLINE RESOURCES

- All OII consumer *Fact Pak* brochures: <http://bit.ly/2mqT01O>
- *Digest of Ohio Motor Vehicle Laws*: <http://1.usa.gov/1ZKHxFq>
- Ohio BMV brochure "You can't drive without vehicle insurance in Ohio" <http://bit.ly/gPLICn>
- Ohio's FR Law brochure: <http://bit.ly/IHAoiy>
- Ohio drivers license info: <http://1.usa.gov/1Z2ORzo>

FOR MORE CONSUMER INFORMATION

OII offers free consumer brochures covering a variety of homeowners and auto insurance issues, consumer safety tips and insurance laws. Visit www.ohioinsurance.org for a variety of consumer-related materials.



Representing Ohio's property/casualty
insurance industry

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CONSUMER FACT • PAK



Ohio's Point System for Traffic Violations

- Points Charged For Traffic Violations
- Penalties
- Driving Under Suspension
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- FR Law Violations
- Suspension Of Probationary License
- Ohio's Safety Belt Law
- Driver Abstract
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Representing Ohio's property/casualty
insurance industry

Driving irresponsibly not only affects your driving record but future insurance premiums. In fact, one at-fault crash can result in three years of surcharges. More than one can place you in a higher driver risk category or affect your insurability.

POINTS CHARGED FOR TRAFFIC VIOLATIONS

Any 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.

Based on Ohio Revised Code 4510.036 (<http://1.usa.gov/1ItqF6>), 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
- 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
- Street racing

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 may result in four, two or no points depending on the posted speed limit and the number of miles-per-hour it 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 the Ohio BMV 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 BMV and maintained for three to five years. Your insurance company will notify the BMV if, within the monitoring period, your policy lapses, is non-renewed or terminated.
- 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 list of approved schools offering courses is available at: <http://bit.ly/2n6RoKG>.
- Pay reinstatement fees
- 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.

TWO-POINT "CREDIT"

A driver who accumulates between 2 and 11 points for traffic violations is eligible for a two-point "credit" by completing an approved remedial driving course. A list of approved schools offering courses is available at <http://bit.ly/2n6RoKG>.

The "credit" offered through this program does not erase convictions from a person's official driving record or eliminate prior convictions that an insurance company may take into consideration when establishing future premiums. While all convictions remain on the driver's record, points for suspension are extended by two. Ohio law permits individuals to enroll in two-point "credit" remedial driving classes up to five times, once every three years.

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 Ohio Motor Vehicle Laws*, <http://1.usa.gov/1ZKHxFg>