



Steve Barnhill

BRINKLEY-WALSER, PLLC PRESENTS
YOU AND THE LAW
MAKING SAFETY PAY OFF

North Carolina has a two-tiered point system when it comes to traffic violations---driver's license points and insurance points. If you are convicted of certain motor vehicle violations, you get points added against your driving record by the North Carolina Department of Motor Vehicles (NCDMV). When you accumulate 12 points within a three year period, you could have your license suspended. Once it is reinstated, accumulating 8 points in the next three year period will result in another suspension. Your first suspension could last up to sixty days, the second up to six months and a third suspension could last up to twelve months.

Insurance companies use a different point system all together. North Carolina's Safe Driver Incentive Plan (SDIP) was created in 1957 to give North Carolina drivers a financial incentive to drive safely by rewarding safe drivers with the lowest possible insurance rates. Pursuant to SDIP, insurance companies are allowed to charge higher premiums---in some cases, up to 400 percent higher, for drivers who have violated traffic laws by practicing unsafe driving habits such as causing accidents, speeding, reckless driving, passing a stopped school bus or driving while impaired.

The costs of being an unsafe driver can be high. For example, according to SDIP, if convicted of speeding in excess of 75 mph when the speed limit is less than 70 mph, 4 SDIP Points will be charged which causes an 80 percent increase in insurance rates. That means a \$300.00 premium will jump to \$540.00 and this increase follows you for the three year period immediately preceding the renewal of your policy.

For a conviction of driving while impaired, 12 SDIP Points will be charged which causes 340 percent increase in insurance rates. That means a \$300.00 premium will jump to \$1,320.00. Furthermore, NCDMV will revoke your driver's license for a period of one year. A Limited Driving Privilege may be issued in certain circumstances.

Steve Barnhill is a practicing partner with Brinkley Walser, PLLC, with over 17 years experience in matters of traffic and criminal law. Brinkley Walser's history spans over 120 years and the firm's attorneys handle and are experienced in all areas of general civil and criminal practice.

10 LSB Plaza Lexington, NC 27292
336-249-2101
www.brinkleywalser.com

This is a paid advertisement.



Brinkley Walser, PLLC
Attorneys & Counsellors at Law

