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**FOR IMMEDIATE RELEASE**

### **DUI Can Have Lasting Impact On Insurance**

*December is National Drunk and Drugged Driving Prevention Month*

MADISON, Wisconsin (November 13, 2006) – ‘Tis the season for holiday get-togethers with food, friendship, fun and alcohol. If you do consume alcoholic beverages, make sure you have a designated driver. Even in low doses (one to two drinks), alcohol lowers inhibitions, impairs concentration, slows reflexes, impairs reaction time and reduces coordination.

According to the National Commission Against Drunk Driving (NCADD), over 17,000 Americans die each year in alcohol-related traffic crashes; that averages out to about one person every 30 minutes. Even if you are not involved in an alcohol related crash, you can still be pulled over and convicted of driving under the influence (DUI). State laws and punishments vary for a DUI conviction, but consequences with your insurance company are pretty standard.

“When your insurer finds out about a DUI conviction, they will most likely increase your rates and might even cancel or not renew your policy,” says Ron Von Haden, CIC, Executive Vice President of the Professional Insurance Agents of Wisconsin (PIAW). “You will be labeled a high-risk driver and most likely have to file proof of insurance or financial responsibility for three to five years with your state's department of motor vehicles.”

Von Haden continues, “If your insurer cancels your insurance mid-term or terminates the policy at the end of the term, you will have to purchase insurance from another company. This

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can be difficult to do once you have a cancellation in your history. However, many insurers don't use the DUI as the only criteria for raising your rates or cancelling your policy. Some will also consider your claim history before making a decision. But your fate is in the insurer's hands."

"The best way to protect yourself is to never drink and drive," says Von Haden. "Always use a designated driver and you won't have to deal with any of the unpleasant consequences of a DUI or worse yet, a crash."

To locate a PIA member near you, look for the PIA logo or go to [www.PIAW.org](http://www.PIAW.org).

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