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Driving  
Drunk...



What will it  
cost you?



# Hidden Costs



- Insurance – 40–200%

- Eligibility
- Base Rating
- Compound Effect
  - \*Age
  - \*Other Violations
  - \*Vehicle Type
  - \*Coverage Selection






# Trickle-Down Effect...

- Credit Score
- Other Discounts
- SR22 State Filing Hassle
- Interlock Cost & Hassle
- Liability Limit Eligibility
- SO.MUCH.MORE.



# Other Violations & Incidents

- MOST Violations = 
- At Fault Accidents
  - No fault vs at fault
- Combinations of those



# Other Insurance

- E & O
  - DUI as a way to measure character
- Life Insurance
  - May decline or make cost prohibitive
- Health Insurance
  - \*\*May decline or make cost prohibitive*
  - PRIOR TO AFFORDABLE HEALTHCARE ACT*



# Is that covered?

- Incident 1:
  - Young adult – cross center line as suicide attempt
- Incident 2:
  - Driver has unexpected/unknown medical emergency
- Incident 3:
  - My tires are bald...
- Incident 4:
  - Driver on their way to pay insurance...

# Questions...



*Insure carefully, dream fearlessly.*

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