

Consequences of major and minor tickets

As a driver, you already know there are consequences for breaking the rules of the road — but do you know the difference between a minor and major infraction? Or what about how convictions can influence your insurance rates?

Keep in mind that earned demerit points come off your record two years after the offense is logged. A ticket stays on your record for three years from the date of conviction. So stay on the side of the law and avoid the following convictions:

Making an improper turn

Turning left or right when you clearly know you shouldn't be? Think twice — this action will earn you two points and a fine, which could impact your insurance rate. Cause this minor infraction more than once and you're looking at a guaranteed negative impact to both your star rating and your insurance costs.

Running a stop sign

Slow down! Running a stop sign, while only a minor conviction, will earn you three demerit points and a ticket plus a fine. Again, do this more than once and you'll see a negative impact on both your star rating and your insurance costs.

Speeding

Depending on the speed you hit, this infraction can range from minor to major. For example, exceeding the speed limit by 16 to 29 kilometres an hour earns you three points, exceeding the speed limit by 30 to 49 kilometres an hour earns you four points and exceeding the speed limit by 50 kilometres an hour or more will earn you six points and you'll be charged with careless driving and/or racing. Your car may also be impounded for seven days.

Depending on the severity of the speeding ticket and the amount of demerit points you've received, the consequences can range from higher insurance rates to having your licence revoked and your insurance coverage cancelled by your current provider.

Driving without your seatbelt

This infraction is minor, but know that if you are pulled over for breaking another minor law, such as running a stop sign or making an improper turn, you'll face two tickets and fines, and points added for both the seatbelt infraction and the secondary infraction, which will both work against your star rating and, in turn, your insurance rate. Plus, make sure all passengers and children are buckled up — you will receive a ticket for each unbuckled passenger under the age of 16. In this case, two wrongs make an even bigger wrong, so always be sure to buckle up.

Driving under the influence

Automatically you know that driving under the influence of alcohol or narcotics is a serious criminal charge, but do you know to what extent breaking this law will affect you? For starters, you'll face a criminal charge and lose your licence for one full year — even before you head to court. When you do face a judge, you'll be at his or her mercy when it comes to the penalty you'll be slapped with. Even if it's a first offense, expect a fine of up to \$5,000.

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Then there's your insurance — once you get your licence back, you'll be reduced to new driver status with a 100 per cent surcharge on your insurance rate. What does this mean? If you were paying \$400 a month, you'll be at \$800, going forward.

Plus, every standard market will not want to take you on, as you'll be viewed as a massive liability. You'll be in a substandard market, which only insures high-risk drivers. With the "all comers rule" in Ontario, insurance is mandated, which means you will still be able to receive coverage with an insurance company, although you can expect to face higher premiums. However, the company may not give you collision or comprehensive coverage, instead only covering you with the minimum coverage required by law, which opens you up to the potential of exponentially high out-of-pocket repair costs if you do get in a future accident.

So if you have been charged with an infraction and think you may be paying too much for your car insurance, visit InsuranceHotline.com where you can compare rates from over 30 competing insurers to find the one with the [lowest rate available](#) for your driving profile.