

### HOW THE POINT SYSTEM WORKS

Upon forfeiture of bail or conviction of a moving violation, points are assessed to the driving record according to the following schedule:

	Points
Reckless Driving .....	80
Careless Driving .....	50
Speeding	
1-10 M.P.H. Over .....	35
11-20 M.P.H. Over .....	55
21 M.P.H. Over or more .....	75
Failure to Yield Right-of-way .....	60
Following Too Close .....	60
Wrong Way on a One-Way Street .....	60
Impeding Traffic .....	50
Red Light .....	50
Stop Sign .....	50
Improper Lookout .....	50
Improper Passing .....	50
Improper Turn .....	50
Negligent Collision .....	50
Texting While Driving .....	50
Other Moving Violations .....	40

NOTE: Points may vary plus or minus 10% depending upon severity of the record.

Certain serious violations, such as drunk driving, require mandatory suspension or revocation and are not included in the point system.

### PROVISIONAL POINT SYSTEM

A driver, under 21 years of age who accumulates 70 or more points in three years, may be suspended or denied for 1 month to a year, depending upon severity of the record.

### REGULAR POINT SYSTEM

A driver 21 years of age or older who accumulates 200 or more points in three years, may be suspended for 3 months to a year, depending upon severity of the record.

SR 94 (code)  
50 pts for Construction  
Zone

## Clearing Your Driving Record

If you drive one year without being convicted of a moving traffic violation, half of the points on your driving record will be removed. If you drive two years without a moving traffic violation, all of the points on your record will be removed.

You can also remove 50 points from your driving record once in a three year period by attending an approved defensive driving course. Defensive driving courses or traffic safety schools are established or approved by each government and court jurisdiction. Contact the court in the area in which you received the ticket to ask if it has a list of approved programs.

## Your Driving Privilege

Driving is not a birthright, but a privilege granted by the Utah Department of Public Safety, Driver License Division (DLD) to those who are safe and responsible drivers. Part of the department's responsibility is to ensure that the highways are safe for everyone, and sometimes this means it must remove drivers from the public roadways who turn out to be a danger to others.

Should the DLD determine that you are not a safe or responsible driver, it may suspend your driving privilege—for months or even years—and it will take time and money to get it back. The Division of Motor Vehicles (DMV) reports moving violations to the DLD, so if you tend to get a lot of traffic tickets, your track record will catch up with you.

## How to Get Your License Suspended

You can lose your driving privileges any number of ways. Many drivers lose their licenses by establishing a long, consistent record of unsafe driving, while some offenses are so dangerous that crossing the line just once can result in an immediate suspension.

- **Driving badly:** If you manage to accumulate 200 points on your license within a three-year period (70 points if under 21), which you can do through various traffic offenses such as speeding, failing to signal, not coming to a full stop, and so forth, the DLD will summon you for a hearing.

Drivers 21 and over who accumulate between 200 and 299 points may lose their license for three months. Racking up between 300 and 399 points will definitely result in a three-month suspension. You'll forfeit your license for six months if you garner 400 to 599 points, and if you collect 600 or more points, you can kiss your driving privileges goodbye for one year.

See our page on Utah's point system for more information; detailed information about Utah's point system can also be found on an informational brochure prepared by the DLD.

T58  
-susp 6 mos

- **Arrest for DUI:** The courts may suspend your driving privilege for three months to several years for driving under the influence (DUI) of alcohol or drugs, depending on the number and severity of offenses. Note that even if the courts do not convict you of this charge, the DLD may still find reason to suspend your license for at least 90 days and may do so independently. Note that the court suspension is in addition to the DLD suspension.
- **Chemical test refusal:** Failing to submit to a BAC (blood alcohol concentration) test requested by a law enforcement officer can result in an 18-month suspension for the first offense and a longer revocation for subsequent refusals.
- **Driving without adequate insurance:** See the DMV's information page for penalties.
- **Alcohol-restricted driver violation:** After certain convictions (DUI, refusing to submit to a chemical test, and others), you may be considered an alcohol-restricted driver. Driving with any measurable amount of alcohol in your system for the duration of your probation can result in your license being confiscated for one or more years.
- **Failure to appear** in court or pay a fine for a traffic violation.

### Commercial Drivers

Because semi trucks and other juggernauts can cause worse accidents than passenger vehicles, the rules are stricter for drivers of commercial vehicles:

- **Commercial drivers** will lose their commercial driver license (CDL) for one year the first time they are convicted of driving while under the influence of alcohol or drugs, leaving the scene of an accident in which they were involved while driving their commercial motor vehicle (CMV), or using their commercial vehicle to commit a felony.
- **Hazmat accidents:** If a commercial driver commits any of these offenses while driving a commercial vehicle with a hazardous materials placard, their CDL will be pulled for three years or for life.
- **Traffic violations:** Your CDL will be suspended for 60 days if you have two serious traffic violations involving a CMV in two years.
- **BAC:** Driving a CMV with a blood alcohol concentration of only .04% or more will result in your license being suspended for one year.

### Suspension Hearings

Whether you're licensed to drive passenger or commercial vehicles, the DLD may call you in for a hearing to evaluate your eligibility to drive, and you or your lawyer may also request a hearing with the division to contest a suspension.

The Driver License Division will notify you by mail if it decides to suspend your driving privilege. Suspensions by the courts are a different matter; you will have to argue your case in the courtroom.

## Limited Licenses

In some cases, you may receive a limited license that allows you to drive only to and from work, but you'll have to prove to the court or the Driver License Division that your livelihood depends on being able to do so (for example, if there is no public transportation in your neighborhood and you live very far from where you work).

However, the court and the Driver License Division are more concerned with protecting public safety than with how hard your life will be without a license, so no one should depend on the mercy of the hearing officer or judge.

## How to Get Your License Reinstated

Aside from the colossal inconvenience of not being able to drive, another deterrent to losing your license is the expensive process of getting it back when your suspension expires. In addition to paying any court-imposed fines (these can be hundred or thousands of dollars), you'll pay the Driver License Division a fee to reinstate your license when you become eligible to do so, plus an administrative fee. Forms are available at [driver license field offices](#), and fees are as follows:

- Reinstatement: \$25
- Reinstatement for an alcohol- or drug-related offense: \$50
- Administrative fee for license reinstatement after an alcohol-related offense or an alcohol, drug, or combination of alcohol and any drug-related offense. This administrative fee is in addition to the reinstatement fee: \$150
- Administration fee for license reinstatement after confiscation (pick-up order): \$25

## Consequences of Denied License

- if the person owes add'l time of no driving of \$, a denied ticket will have negative impact
- if no \$ or only paperwork owing, no negative action

# How To Determine If You Need A SR 22

A SR 22 form provides proof of carrying the minimum amount of auto insurance required by the state. A SR22 can be court or state ordered.

If it is court ordered, you will likely be notified at the time of the court ruling that a SR22 is required. If it is state ordered, the DMV will typically send you a notice informing you of the SR22 requirement.

You can also contact the DMV directly, if you are unsure if an SR22 is required of you.

## Who Needs SR22

If you meet one or more of the following descriptions, you might be required to file SR22:

- You have been convicted of driving under the influence (DUI).
- You have convicted of driving while intoxicated (DWI).
- You have been unable to provide proof of insurance in the past.

You might also be required to carry an SR22 for multiple speeding violations, or if you have been involved in multiple car accidents.

## How to File an SR22

If you are currently insured, ask you auto insurance agent about how to obtain an SR22.

If you are not insured, your first step is to establish a car insurance policy that meets the minimum liability insurance requirements in your state. You can learn more about the minimum requirements by state online, or by contacting the Insurance Department in your state.

## Comparing SR22 Insurance Rates

SR22 insurance is considered "high risk" insurance. For this reason, not all car insurance companies provide SR22 coverage. If you are currently insured, your car insurance policy might even be dropped from your current provider, in which case you must purchase a new insurance policy immediately.

You can compare SR22 insurance rates online, or by contacting the Insurance Department in your state. Be aware that your premium for SR22 coverage is likely to be higher than a standard insurance policy. You can work to lower this premium over time, by consistently practicing safe driving skills.

# Certificate Of Financial Responsibility

A Certificate of Financial Responsibility (CFR), also known as SR22, provides proof of carrying the minimum auto insurance required by the state. There are three types of SR 22 forms:

1. Car insurance
2. Motorcycle insurance
3. Non-owner insurance

Car and motorcycle CFRs are intended for persons with a vehicle registered in their name. Non-owner CFRs are intended for persons who rent or borrow vehicles, or who drive commercial vehicles for commercial purposes.

## Who Needs SR22

SR22s are typically required of persons convicted of various traffic violations, such as DUI or DWI. SR22s can also be required of persons who've been unable to provide proof of car insurance in the past.

SR22s are typically state or court ordered. In order to obtain SR22, you must establish the minimum liability coverage requirements in your state. Once the minimum coverage is established, you can request SR22 from your auto insurance company.

## Certificate of Financial Responsibility Requirements

CFR requirements vary by state. For example, the state of Arizona only requires 15/30/10 liability insurance, but the state of Alaska requires 50/100/25 insurance. (The first number refers to how many thousands of dollars in bodily injury (BI) coverage per person is required; the second number refers to the amount of BI coverage per accident that is required; the third number refers to the amount of property damage (PD) coverage that is required.)

You can learn more about the minimum insurance requirements in your state online, or by contacting your state's Insurance Department directly.

## Penalties for a Missing SR22

There are various SR22 requirements you can learn about from your DMV and insurance company, but know that a rule for all drivers carrying SR22 is if the state or court orders you to carry it, you must carry it on your person at all times while operating a motor vehicle, just as you would with regular proof of insurance. Failure to carry a mandatory CFR typically results in license suspension, or license revocation.

The required time for carrying a CFR varies, but you will likely not be required to carry it for more than three years, provided no further offenses are accrued.

## Car Insurance in Utah

Utah law requires that you have liability and no-fault insurance for all registered vehicles. Basically, these ensure that you will be able to pay for any damages or injuries your vehicle causes. This is also called "financial responsibility." Please note that this page discusses only the very minimum insurance requirements. See [types of coverage](#) for additional insurance options.

### Ways to Establish Financial Responsibility

Although some states allow you to be self-insured, Utah has no such allowance. Private insurance is the only authorized way to cover liability.

## Utah Liability Insurance Requirements for Private Passenger Vehicles

Utah requires you to have two types of insurance:

- Liability Insurance:
  - \$25,000 per person for bodily injury
  - \$65,000 per accident for bodily injury
  - \$15,000 per accident for property damage
- Personal Injury Protection (PIP): Because Utah has a no-fault law, you also need at least \$3,000 in PIP coverage. Unlike liability insurance, which covers the other person in an accident, PIP pays your medical expenses if you're injured.

You can learn more about these [types of insurance coverage](#). Understanding your options and insurance terms will help you decide what kinds of coverage you need—and what questions to ask of your agent.

## Proof of Insurance and Financial Responsibility

When you purchase an auto insurance policy, your insurer will send you a "proof of insurance" card. Keep this in your car, because you are required to show it to any law enforcement officer who asks to see it.

In addition, Utah compares the list of registered vehicles against a list of vehicles insured in Utah. If your vehicle is not on the list of insured vehicles, you will receive a letter requesting that you provide proof of insurance.