



Drinking and Driving Laws

Approximately 16,000 people are convicted of driving with a blood-alcohol level above the legal limit in Ontario each year. That's almost two people every hour.

As of August 1, 2010, if you are a fully licensed driver who is 21 and under or a novice driver and are caught with any alcohol in your blood, you will receive an **immediate** 24-hour roadside driver licence suspension. If convicted, you will face a fine of \$60-\$500 and a 30-day licence suspension.

From an insurance perspective, any suspension is now recorded on your driving record. After the first offence, you could face significantly higher insurance premiums. While your license is suspended, you are uninsurable.

About one quarter of all Ontario collisions with fatalities involve drinking drivers. Drinking and driving hurts us all - through deaths, injuries and personal tragedies, in addition to costs for health care, emergency response and property damage. Please don't drink and drive.

Did you know? Drivers who register a BAC from 0.05 to 0.08 (known as the "warn range") lose their licence at roadside for 3, 7 or 30 days.

Keep our roads safe for all motorists

If you host an event or party where alcohol is served, you have a legal responsibility to ensure your guests do not drive after drinking. If your event requires a liquor permit, your liability exposure is greatly increased. The line between host liability and liquor legal liability can be fuzzy. Talk to us about insurance options that can reduce your liquor liability exposure.

Attention party or event hosts, here are some tips to reduce your liquor liability exposure:

- Hire a licensed and insured vendor to serve the alcohol.
- Serve drinks rather than having a self-service bar
- Serve food, as adequate amounts of food slow down the effects of alcohol
- Offer plenty of non-alcoholic drinks
- Hold the event early in the day to discourage excessive drinking
- Provide a taxi or alternative forms of transportation for guests