

New distracted driving law introduced January 1, 2019

Unfortunately, not everyone has got the message about distracted driving. According to the Ministry of Transportation of Ontario, a driver using a mobile device is four times more likely to crash than a driver focusing on the road. Based on that statistic and the widespread adoption of mobile devices, it's no surprise that Distracted Driving collisions in Ontario have doubled since 2000.

Ontario introduced changes to its distracted driving laws on January 1, 2019 with the goal of improving road safety. Under the new laws, those convicted of a distracted driving offence will be penalized with fines, demerit points, and a license suspension.

What is Distracted Driving?

It's more than just talking or texting on your cell phone. Distracted driving is any activity that hinders your focus, even if you are stopped at a stop sign or red light.

- Using your cell phone to talk, text, change a playlist, etc.
- Reading
- Typing a destination into a GPS or maps
- Holding an electronic device (even if

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Are You Covered?

you aren't using it for anything)

- Eating, drinking (not illegal, but up to the officer's discretion)

Drivers are still allowed to use any device that they do not touch, hold or manipulate while driving. Any device that requires dialing, scrolling or similar attention is strictly prohibited.

The only exception is when you need to call 911 in an emergency situation. Otherwise to use your device you must be legally parked or have safely pulled off the roadway and are not impeding traffic.

What are the Penalties?

For your first conviction, a fine of up to \$1,000, three demerit points and a three day driver's license suspension.

For your second conviction (within five years), a fine of up to \$2,000, six demerit points and a seven day driver's license

suspension.

For your third and any subsequent convictions (within five years), a fine of up to \$3,000, six demerit points and a 30 day driver's license suspension.

Additionally, novice drivers will face similar fines plus a license suspension of 30 days. Second offences will lead to a 90-day suspension and third offences will result in a complete removal from the Graduated Licensing System.

What does this mean for my Insurance?

Drivers need to know that Insurance companies are now starting to look at distracted driving charges as a major conviction which can impact your insurance rates for up to six years.

This can dramatically increase your insurance rates and may affect your qualification with certain insurance companies, meaning that you will likely require non-standard insurance.

Some Insurance Companies are even taking into consideration those who received a distracted driving conviction prior to January 1, 2019 and will be rating their insurance policies according to the new rules.

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