

# What happens if you drink and drive – and you're only 20 years old?

By Uyen Campbell, Hauer Fargione Love Landy & McEllistrem, P.A.

Of the over 36,000 alcohol-related driver's license revocations in Minnesota in 2001, 3,500 involved underage offenders. If you're under 21, or if you have kids under 21, here are some interesting financial incentives to NOT drink and drive.

## Legal Costs and Fines: \$3,363.00

If you're under 21 years old and you're driving with an alcohol concentration of .02 or higher,

you can lose your driver's license for up to 180 days. (The legal limit for adults over age 21 is .08) You'll also pay a fine of up to \$1,000.00.

To get your license back, you'd have to hire an attorney at an average cost of \$2,000.00, pay towing and impound charges of almost \$200.00, pay for an educational program of \$165.00, pay \$25.00 into the

Victim Impact Panel and finally, pay \$395.00 to the state to have your license reinstated.

## Insurance Costs: \$7,000 per year

On top of all of that you will pay extraordinary costs for auto insurance. If you're underage and you receive a DUI or DWI violation, you can count on paying auto insurance premiums that are double the normal amount you'd normally pay – IF you're lucky enough to have parents who have a long-term relationship with the insurance company.

Most insurance companies refuse to provide auto insurance for underage drivers who have a DUI or DWI. The only available coverage then would be through the Minnesota Automobile Insurance Plan.

The penalty classification by insurance companies usually lasts for five years. Five years later, an underage driver would have paid in excess of \$35,000 more in auto insurance premiums.

## For ALL drivers – What if you cause an accident and injure someone while driving drunk?

If you injure someone while operating a motor vehicle with a blood alcohol concentration over the legal limit, or under the influence of an illegal substance, the injured person can add a claim for punitive damages against you.

Punitive damages are claims for money meant to punish you. They are above and beyond what you have to pay for the person's injuries and medical expense. While your insurance may pay for a person's injuries and medical expenses, your insurance won't pay for punitive damage claims brought against you.

If you don't have enough insurance coverage to pay for the person's injuries and medical expenses, the injured person can get a judgment against you for the full amount of his/her damages. The judgment against you is not dischargeable in bankruptcy. The injured person can attach your bank account and place a lien on your home. If the judgment is large enough, the injured person can have your wages garnished for the rest of your life.

*Uyen Campbell is an attorney at Hauer, Fargione, Love, Landy & McEllistrem, P.A. where she focuses her practice primarily on representing injured individuals. She may be reached at 952-544-5501 or ucampbell@hfillaw.com.*

### Individual Cost to First-Time Underage Offender

Attorney	\$2,000.00
Average Fine	\$300.00
Surcharge	\$78.00
Tow and Impound	\$175.00
Alcohol Assessment	\$125.00
Education Program	\$165.00
License Reinstatement	\$395.00
Victim Impact Panel	\$25.00
Active Probation	\$100.00
Insurance for 3 years	\$21,000.00
<b>TOTAL COST</b>	<b>\$24,363.00</b>

Source: Hennepin County Bar Legal Expo 2003