

Texting and driving laws: the legal consequences you need to know.



Texting is one of the most dangerous things you can do on the road. So dangerous, in fact, that 49 states and the District of Columbia have now banned texting while driving for all drivers, according to the Federal Communications Commission. On top of that, texting while driving can come with severe financial and legal repercussions. Find out the texting and driving laws in the states where we offer auto insurance.

Michigan's texting and driving laws

According to the Michigan State Police, "Holding or manually using a cell phone or other mobile electronic device while operating a vehicle is a primary offense — which means an officer can stop and ticket drivers for this violation." Michigan's texting and driving laws also carry fines and penalties, including:

- **First violation:** \$100 fine and/or 16 hours of community service.
- **Subsequent violations:** \$250 fine and/or 24 hours of community service.
- **Three violations within a three-year period:** Complete a driving improvement course.
- **Fines doubled:** If a traffic crash occurs and the at-fault driver was holding or manually using a mobile device while operating the vehicle.

Ohio's texting and driving laws

The Ohio Department of Public Safety shares, "In Ohio, it is illegal to use or hold a cell phone or electronic device in your hand, lap, or other parts of the body while driving on Ohio roads. If an officer sees a violation, they can pull you over." Consequences also include:

- **First offense in two years:** 2 points assessed to driver's license, up to a \$150 fine. Completion of a distracted driving course can help avoid the fine and points.
- **Second offense in two years:** 3 points assessed to driver's license, up to a \$250 fine.
- **Third or more offense in two years:** 4 points assessed to driver's license, up to a \$500 fine, possible 90-day suspension of driver's license.
- **Fines doubled:** If the violation occurs in a work zone.

Understanding texting and driving laws is crucial for keeping yourself and others safe. With strict penalties and the potential for devastating consequences, distracted driving is never worth the risk. Put the phone down, focus on the drive, and follow the law — it could save a life. Another way to stay protected? With comprehensive auto coverage. Talk to a local, independent agent about a policy today.

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