

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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