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Pick a designated driver for Super Bowl Sunday

LANSING – Football fans who plan to party with friends on Super Bowl Sunday should pick a designated driver. On Sunday, February 4, many fans will drive to parties to watch the Philadelphia Eagles play the New England Patriots for Super Bowl LII. Don't let the fun day turn to tragedy by getting on the road after drinking.

The **Insurance Alliance of Michigan (IAM)** encourages motorists to be safe this football-filled weekend. In 2016, there were 9,769 alcohol-related and another 2,574 drug-related crashes, up from the prior year. There were 251 deaths in alcohol-related and 213 in drug-related traffic crashes in Michigan last year.

"In the Great Lakes state, convicted drunk drivers not only pay for the crime with their time -- they will eventually pay with their pocketbooks," said Pete Kuhnmuench, Executive Director of the IAM.

An IAM study found that the principal driver of a 2012 Chevrolet Impala who is convicted of drunk driving will pay an average of 68 percent more for auto insurance coverage.

"Accidents which result from drunk driving are very costly," according to Kuhnmuench. "This is reflected in the higher premiums which are charged to motorists. "

It is illegal in Michigan for drivers under the age of 21 to operate a vehicle if they have any bodily alcohol content. It is also illegal for people under the age of 21 to buy, possess, consume or transport alcoholic beverages.

In Michigan, state law requires insurance companies to establish a plan for charging higher rates to motorists who have substantially at-fault accidents and/or convictions for driving violations. These extra charges vary by company.

However, individuals convicted of drunk driving charges may be unable to purchase auto

insurance from many insurance companies. Michigan law permits insurance companies to refuse auto coverage to those with such convictions during the past three years.

Many motorists with drunk driving convictions must obtain insurance from the state's high-risk facility, the Michigan Automobile Insurance Placement Facility (MAIPF). MAIPF is an organization created by state law to provide car insurance to people who cannot obtain or have difficulty obtaining coverage through ordinary methods. Coverage through MAIPF can be obtained through licensed property/casualty insurance agents.

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IAM is a government affairs and public information association that represents the majority of auto, home and business insurance companies and related organizations operating in Michigan.