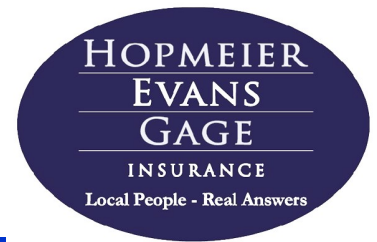




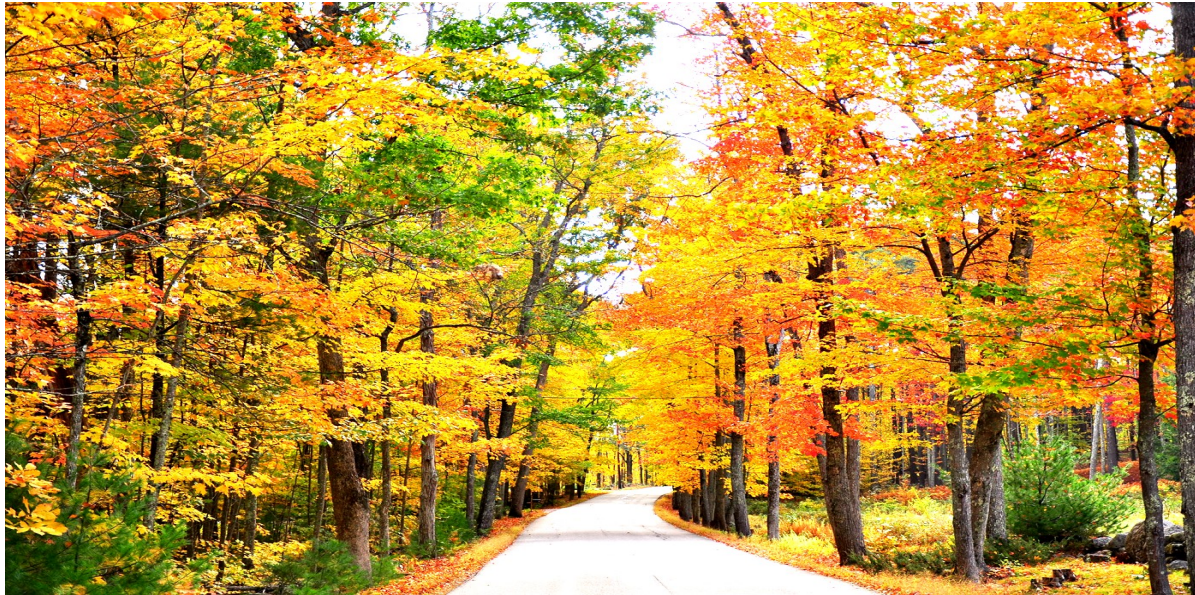
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**OCTOBER 2021**



**Share your New York fall photos on Instagram and Twitter by using:**

**#NYLovesFall**

## **INSURANCE INFO YOU SHOULD KNOW: Cars and Tickets**

There are many misconceived ideas about tickets and driving violations. There are two dates for tickets issued, the first is when the violation happened and the second is when the person was convicted of the violation or the date the ticket was officially closed. For insurance purposes, all insurance companies go by the conviction date. For example, if you received a ticket in 2020 but did not take care of it until June of 2021, that violation date will start as of the June 2021 date.

Typically motor vehicle violations are chargeable for 39 months but many insurance companies will not issue you a policy for 5-10 years after DWI or DUI violations.

Accidents will remain on your record for up to 5 years, and many companies will not renew your policy if your license has been suspended.

Currently, all insurance companies run a Motor Vehicle Report, or MVR, on the renewal of your policy and add any new convictions, all of which mean higher costs for you.

**It pays to drive safely and to handle any tickets quickly and with care.**

## DID YOU KNOW.....

### Auto Thefts Increase Every Fall !

“Leaving your key fob in the vehicle or leaving it running while you run into your home or the store are two of the most common factors in vehicle thefts,” said NY DMV Commissioner Mark J.F. Schroeder.



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◆ *If they mention your name when they call or come in, we will send you a*

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