

Q. If I complete a DMV approved motorcycle safety/accident prevention course, does the insurance reduction benefit extend to my automobile coverage?

A. Yes. The reduction applies to the liability and collision insurance premiums for both your motorcycle and automobile.

Q. Will young operators and drivers participating in the assigned risk pool receive the discount?

A. Yes. Any insured driver who is the principal operator and completes a Point & Insurance Reduction Program course will receive the discount.

Q. If a young driver already receives a driver education discount, will the PIRP discount also be applied?

A. Check with your insurance company or agent to find out if both discounts will be given at the same time.



| Violations | Points |
|---|--------|
| Speeding (mph over posted limit) | |
| 1 to 10 | 3 |
| 11 to 20 | 4 |
| 21 to 30 | 6 |
| 31 to 40 | 8 |
| More than 40 | 11 |
| Reckless Driving | 5 |
| Failure to stop for a School Bus | 5 |
| Following too closely (tailgating) | 4 |
| Inadequate Brakes (while driving employer's vehicle) | 2 |
| Failing to Yield Right-of-Way | 3 |
| Violation Involving Traffic Signal, Stop Sign, or Yield Sign | 3 |
| Railroad Crossing Violation | 3 |
| Improper Passing or Lane Use | 3 |
| Leaving scene of an incident involving property damage or injury to an animal | 3 |
| Safety restraint violation involving person under 16 | 3 |
| Any other moving violation | 2 |

**For more information,
please contact**

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 Driving Programs
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Visit the DMV online
www.nysdmv.com



DMV Point System Summary

The following table shows the point values assigned to moving traffic violations. The points are assessed against your driving record based on the date you committed the violation, not the date you were convicted in court. If you accumulate 11 or more points in 18 months, you will be called to a DMV hearing, after which your license may be suspended or revoked. You will be offered the option of waiving the hearing or accepting a definite period of suspension.

Some license revocations and suspensions are mandatory and do not depend on the number of points. These include three speeding violations within 18 months, and convictions involving drugs or alcohol.



**Point &
INSURANCE
REDUCTION
PROGRAM**



New York State Department
 of Motor Vehicles

Point & INSURANCE REDUCTION PROGRAM

The Point & Insurance Reduction Program

Erie Community College offers the Point & Insurance Reduction Program. The program is made possible by the Department of Motor Vehicles and is approved by New York State. Each course meets strict New York State standards for effectiveness and the presentation of accurate and up-to-date information.

- Receive a minimum 10% reduction in the base rate of your automobile and motorcycle liability and collision insurance premiums each year for three years.
- Refresh your driving knowledge with a review of time-tested safe driving tips and an overview of today's vehicle and traffic laws.
- Avoid the hassle of having your driver's license suspended or revoked. You may be eligible to reduce as many as four (4) points on your driving record. The DMV automatically notes your eligibility to receive the reduction.

Questions and Answers About... The Course

- Q.** How much time does the PIRP course take, what is it like, and what does it cost?
- A.** Each course lasts six hours (the motorcycle safety/accident prevention courses takes substantially longer), and the class is usually offered on a Saturday, once every month.

You will learn essential information about traffic safety issues such as driver attitude and behavior, defensive driving techniques, and the Vehicle & Traffic Law must be presented in each course. No formal testing is required to complete the course. The course costs \$35.00.

Point Reduction

Q. After I complete the PIRP course, how do I receive the point reduction?



A. ECC will notify the DMV within ten weeks after you complete the course. A notice will then be entered on your driving record, and the DMV department will automatically reduce your active point total by up to four points. Important: Completion of a course under the Point & Insurance Reduction Program does not remove, delete, subtract, or erase any violation, conviction, or notice of original number of points from your driving record. Point reduction will affect only points accumulated during the 18 months prior to course completion. Even after you complete the course, most violations, convictions and points assessed will continue to show on your driving record for up to four years. Violations and convictions involving drugs or alcohol will remain on your driving record for ten years. "Point reduction" means the DMV will not count up to four points on your driving record toward revocation or suspension of your driver license.

Q. How do I know my driving record shows my PIRP course completion?

A. If you need to verify the course completion has been entered on your record, you may request a copy of your driving record from the DMV. To do so, you must complete a Request for Driver and/or Vehicle Record Information: (form MV-15), available at any motor vehicle office. You may also download this form at: www.nydmv.state.ny.us

If your course completion is not noted on your driving record more than ten weeks after you completed it, contact ECC.

Q. What effect does point reduction have on my license and driving record?

A. Point reduction applies only to points assessed for violations that occurred within the 18 months immediately before course completion. It does not affect points for earlier violations, and cannot be used as "credit" against future violations or points.

Point reduction cannot reduce your point total lower than zero.

If your license has already been revoked or suspended, or if a violation hearing has already been scheduled, point reduction will not affect that action.

Point reduction does not prevent or cancel a mandatory revocation or suspension for violations such as DWI, DWAI, or three speeding violations within 18 months.

Points may be reduced only once in any 18-month period.

The DMV point system and insurance company point systems are separate and not related. Point reduction on your driving record does not affect points assigned by your insurance company for violations and accidents.

Insurance Reduction

Q. After completing the PIRP course, how do I receive the insurance reduction?

A. ECC will mail you a completion certificate within 45 days after you complete the course. If you present your certificate to your insurance company or agent within 90 days after course completion, your liability and collision premium reduction will begin immediately, retroactive to the date you completed the course. If you present your certificate more than 90 days after course completion, the insurer may issue the premium discount effective from the date presented.

If you do not receive your certificate within eight weeks after completion, immediately contact ECC. You may take the course once every 36 months to maintain insurance reduction benefits.



Q. Will the PIRP course prevent my insurance company from raising my premiums?

A. No. Insurance reduction does not prevent general premium increases, or premium increases due to violations or accidents. It provides a 10% reduction for three years, from the base rate of your current liability, no-fault and collision premiums.

Q. What if more than one person named on a policy completes the PIRP course?

A. The insurance premium reduction applies to all motor vehicles principally operated by the motorist who completes the course. The discount can be applied to only one driver for each covered vehicle.