



Traffic Ticket Procedures, Traffic School Options and Insurance Company Policies

Traffic School is a popular and often smart option for drivers to choose in order to remove traffic violations from their driving records and insurance premiums.

([PRWEB](#)) October 19, 2004 -- The consequences of a getting a traffic ticket can be very serious. You probably will receive a large fine, be given the option of traffic school to avoid higher insurance premiums or if you have gotten other tickets, face the suspension of your driving license.

Typical Court Traffic Violation Fines:

The most common tickets are for speeding, or for failure to stop at a stop sign. These violations will typically cost you between \$100 and \$400, depending on your state and your previous driving record. States will usually have regulated levels for fines on particular violations. In instances where excessive speeding is involved, the fine may be determined on how far over the speed limit you were.

Because it costs state's money for you to fight your ticket, courts will often attempt to block people who want to fight their ticket in court. Instead, they will offer you easy and quick options to pay your fine, called "forfeiting your bail".

But if this is offered, think about it, because it is true that settling up quickly may seem easy, it may have more long-term negative consequences since if you decide to "pay up", the moving violation will then appear on your driving record, normally for about three years.

The major national exception to this occurrence is for you to pay the ticket fine in addition to going to traffic school. Your completion of a traffic school will then, in the majority of cases, keep that ticket off of your record.

Usually, only people convicted of the more serious traffic violations, drunk or reckless driving, will have to spend any time in jail. That is because state laws do not give judges the authority to demand jail sentences for simple speeding or failure to stop.

Traffic School Affects Upon Your Insurance Rates:

This varies according to your state and your insurance company. Generally, your auto insurance rates will increase by nearly 40% if you receive one ordinary moving violation over three to five years and it goes to the state DMV. And if you get two or more moving violations, insurance companies often decide to triple rates or suspend drivers policies. These policies vary from insurance company to insurance company, each following different internal and hidden rules, so it's not always easy to know whether it makes sense to fight a ticket.

How do you know what your insurance company will do? The best thing for you is to call your insurance company and ask. The best thing for you to do is to call your insurance company anonymously and say you are considering switching to them and want to get information on good driver discounts and rate increases when their drivers get ticketed.

How DMV Point Systems Work:

State's have "point" systems that value a certain point level for each moving violation. A driver who gets too



many points in a specific time period then loses his license. Points are also given in some states for accidents, even no fault accidents.

The Option of Traffic School:

Almost every state will allow ticketed drivers to attend a 6-to-8 hour course specialized in traffic safety information to then allow the ticket to be permanently removed from their record. Because of the benefits of this, attending traffic school is probably your best choice, even if you think you have a solid case to win in court. No matter what people say, over 90% of all traffic cases fought in court end up in a conviction and then the traffic school option is lost.

In some states you can attend traffic school once a year, while in others you have a 18 to 24 months time block before you can again erase a new ticket with a new traffic school course.

Procedures for attending traffic school vary from court to court. Most courts will allow you to sign up through the court clerk, but a few require that you appear before a judge to make your request. How a traffic school student's ticket is handled is also different in different districts. In some states, courts require you to pay your fine with the requirement that the conviction will not be placed on your record if you complete traffic school by a set court due date deadline. Under this system you must pay twice, once for the fine and then again for the traffic school. Traffic Schools typically charge between \$25.00 to \$75.00 for their courses.

To summarize, the advantages of attending traffic school are:

If you show up and do what they require, there is an almost 100% guarantee you will keep that violation off your record. Traffic School also reduces the possibility of your license being revoked or your insurance rates going up. Not only that, but your driving skills may improve.

The disadvantages of traffic school are:

1. Course time is around six to eight hours.
2. It can be expensive. This is especially true if you are in a state where you must pay for traffic school AND the fine for the ticket.
3. You may only be able to go to traffic school only once every 12 to 18 months.

In some states, erasing a ticket through traffic school may now be accomplished while sitting at home. For example, California is just one of a number of states where traffic courts authorize Internet-based traffic schools (these schools often use tests and quizzes to make sure you are reading the material). This home-study trend is almost sure to grow throughout the country due to the tremendous popularity and added convenience involved. Some of the most popular Internet-based schools are: www.InternetTrafficSchool.com, www.OnlineDrivingSchool.com, www.NetTrafficSchool.com, and many others. But be careful to check with the court in your particular location first to make sure that an Internet-based program is acceptable with them. Do not pay any money to the traffic school until you are positive that the court accepts that particular school's program.

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