



## **WHERE DO ALL THOSE SURCHARGES COME FROM?**

Confused about where all those automobile surcharge bills come from? Relax, you're not alone. There are two different kinds of automobile surcharges:

- Those imposed by the Motor Vehicle Commission (formerly known as the Division of Motor Vehicles); and
- Those imposed by your automobile insurance carrier.

In New Jersey, the Motor Vehicle Commission (MVC) imposes surcharges for various reasons. If you are found guilty of a minor moving violation, you will incur points on your driving record which may vary depending upon the violation. For example, for a speeding violation, you will incur 2 points on your driving record if you exceed the speed limit by 1-14 mph; however, you will incur 4 points on your driving record if you exceed the speed limit by 15-29 mph.

If you accumulate 6 or more points in three years or less, you will be assessed a surcharge of \$100.00 for the first 6 points, and \$25 for each additional point. The point surcharge will remain operational as long as you have six or more points on your record resulting from violations posted in the preceding three years. The accumulation is calculated from the date the violations are posted to your driving record, not the date when the violations occurred.

The more serious traffic violations carry no points, but do result in automatic surcharges. For example, a conviction for operating without insurance or for operating while your driving privilege is suspended will result in an automatic surcharge of \$250 per year for three years. Driving While Intoxicated incurs a mandatory surcharge of \$1,000 per year for three years.

Most recently, the Legislature has directed that all violations for Unsafe Operation (39:4-97.2), result in an automatic surcharge of \$250.00, to be assessed and collected by the municipal court in addition to your fine (approx. \$150.00). Surcharges may also be assessed by your automobile insurance carrier for moving violations or for accidents which it deems to be, at least partially, your fault.

The imposition of surcharges may leave you financially strapped. Your failure to pay them can also result in a suspension of your driving privilege, as well as a judgment which will reflect on your credit report.

Consult with a lawyer who is knowledgeable in municipal court law before paying an even seemingly minor traffic ticket. A good lawyer may provide you with helpful advice which could save you hundreds of dollars in annual surcharge bills.

### **With Automatic Surcharges**

39:3-10	Unlicensed Driver	\$100/yr. for 3 yrs.
39:3-40	Driving While Suspended or Revoked	\$250/yr. for 3 yrs.
39:4-50	Driving While Intoxicated	\$1,000/yr. for 3yrs.
39:4-97.2	Unsafe Operation	\$250 (one-time)
39:6B-2	Uninsured Driver	\$250/yr. for 3yrs