



## Safe Driving Under 25

For more than a century, driving has been an important part of our lives. Most of us rely on our vehicles to go to class or to work. Unfortunately, this is the most dangerous activity that we perform on a regular basis. For Americans under 35, it is the leading cause of death. More people ages 3 to 35 are killed in motor vehicle accidents than for any other reason.

On the bright side, accidents are now declining in severity and frequency. In fact, 2009 had the fewest fatalities of any year since 1950. This is due in large part to a combination of public safety awareness messages from the United States Department of Transportation and the National Highway Traffic Safety Administration (NHTSA) and efforts by law enforcement. Basically, more frequent and more expensive tickets are being issued. While it does help to protect us all, nobody wants to get a ticket.

Most of us are experienced drivers. Everyone says that you should be a “defensive driver”, but most people believe that they already are safe enough. The truth is that there are very dangerous drivers that no matter how careful you are will still pose a threat to your car and your health. While campaigns against drunk driving have been effective in limiting the number of alcohol-related accidents, the number of people who drive while distracted are skyrocketing.

Distracted driving is something that we all do and sometimes don't realize it. On a recent commute, one was able to see the following: someone eating fast food out of the bag, someone drinking a coffee so large that it obscures his vision, someone reading a vampire novel, someone touching up her lipstick or, a personal favorite, someone applying eyeliner with a pencil while driving. Your friends would probably rather have you show up without perfect eye makeup instead of not showing up because of a 55-mile per hour pencil-related injury.

Many of us are guilty of using our cell phones while driving. The convenience of talking to anyone at any time is great but it is not a right. In many states, it is illegal to use a cell phone while

driving. Some states require the use of a hands-free set while driving while others are looking at banning global positioning systems (GPS), cell phones, and smart phones entirely. Yes, smart phones are sometimes listed separately: “No, Officer, I wasn't talking on my cell phone. I was on my Crackberry.”

This guide will describe some techniques that are useful to reduce your chances of getting into an accident, provide methods to reduce your risk of getting a pricy ticket, and some ways to control the costs of your automobile insurance.

### Tickets

The New York State traffic violations handbook, depending upon the version you get, is over an inch thick. How could one person possibly be responsible for remembering everything inside? Luckily, significant portions are related to laws related to tractors and horseback riders which most of us do not encounter on a regular basis. The most frequent tickets that people get are for speeding, traffic signals, overtaking, no seat belt use and cell phone use.

Anyone with a cell phone has at least been tempted to answer while they are in the car. The best way to avoid deciding whether or not to answer is to not have to at all: turn your phone completely off. Vibrate doesn't count – having to see if you are having phantom cell phone vibrations on your leg or just getting a status update is as distracting. This can really be a good thing. Who doesn't know someone that calls or texts incessantly? You can have a decent half hour to yourself and avoid the phone call that you didn't care about in the first place that ends up costing a hundred bucks because of a ticket.

While many people think that young drivers are the ones who do not use seat belts, it is common for older people to not wear them as well. Seat belts were only mandatory as of 1970 when the first law globally was passed in Australia, so anyone over 40 has likely been in a car and not needed

to use a seat belt or has been in a car that did not even have them installed. Regardless, it is even more important now that they are used because of the way that airbags are designed. The purpose of the airbag is not for you to be cushioned by it as you move forward, but rather that it inflates quickly to keep you from moving in the first place. It's a minor difference, but at high speeds, the physics are compounded. Even low speed crashes are much more likely to cause injuries such as fractured ribs and broken bones if an airbag deploys without seat belt use. Air bags are also less effective at preventing ejection from the vehicle and have the potential to contribute to this event. Not that these findings are revolutionary, but your chances of avoiding injury and death are best if you remain in the car. Some insurance companies will even give you a discount if you state that you always wear your seat belt, but if you don't always wear it or you have gotten a ticket that says otherwise, you'll lose the discount.

Traffic signal tickets used to be a minor source of income for local police and justice departments. Now, they are being marketed as a means to increase revenues that pretty much every city needs. Many major metropolitan areas are being equipped with traffic enforcement cameras, or red light cameras. These controversial devices monitor the speed of vehicles passing through an intersection and detect if vehicles pass after the light turns red. Tickets can range from fifty to several hundred dollars. If you happen to get one of these tickets, you should research the laws for your state. In some cases, it is not required to respond to a letter from a red light camera company, so find out before paying the ticket.



Not only is passing a dangerous maneuver but it also can result in two tickets; speeding and overtaking. In most cases, the amount of time that you save by passing is not worth the risk of an accident or tickets. In order to pass safely, you must not be driving along a double yellow line. If the line is broken on your side and solid on the other, or a single broken line, it is legal to pass if conditions

allow it to be done safely. If you can see a vehicle in the oncoming lane and you can see it moving, it is too close to attempt passing. If you are going 55 miles per hour, you need at least the length of a few football fields in order to pass.

Passing is one of the most common causes of the deadliest type of accident: a head-on collision. It was previously thought that two cars hitting each other at 55 miles per hour had similar force to hitting a parked car at 110 miles per hour. Tests performed in 2010 have shown that a head-on collision is equivalent to each vehicle hitting a solid wall at their respective speeds.

Speeding is dangerous for a number of reasons. Most people take into account the increased frequency of accidents while speeding, but the severity of an accident also increases exponentially. There is less time to react if something occurs on the road and more time is necessary in order to prevent an accident.

The cost of getting a speeding ticket is much greater than the face value of the fines. Most municipalities will also tack on their own surcharges and many are facing budget deficits that make reductions in sentences less desirable. If you have received more than one ticket, or are convicted of a serious charge, such as speeding 25 miles over the speed limit, you may face additional costs. States such as New York have a point system. If you have more than six points on your license, you are required to pay \$50 per additional point to the state annually for three years under the New York State Driver Responsibility Act. If you get ten points, you will pay \$200 each year, for \$600 total on top of the fines for the ticket and the court fees.

If you break down the numbers, you'll see that speeding doesn't make a significant difference in the time that it takes to get to your destination. Speeding ten miles over the speed limit saves a matter of seconds on a ten-minute ride. It feels like you are getting there faster, but for most trips that you take, going a little over the limit only saves you a minute or two of time. Leaving for your destination five minutes earlier and going exactly the speed limit will get you there faster than going ten miles over the limit for twenty miles. Getting a ticket and having to go to court would be fast if it took two hours.

Judging by how busy traffic courts are on a regular basis, it is safe to say that many of us get

tickets. If you do receive a ticket, you may opt to plead your ticket down to a lesser violation or contest it outright. Some will require that you attend driving school. This is also at your expense. Not only that, but some courts are requiring a separate course from the defensive driving courses or point reduction courses that are offered in most states. In some states, people that had taken defensive driving would submit the course as if they took it for an insurance reduction while it was intended only as part of a plea agreement. This separate course serves to keep money for the courses in local courts instead of going to classes outside of the county.

Pleading guilty to a lesser charge may or may not be the cheapest option. Courts still make money through parking tickets that are issued instead of a moving violation and it is not uncommon to receive a number of parking tickets in exchange for a speeding ticket.

Contesting a ticket outright has been done by unrepresented citizens, but it is best to seek legal advice when dealing with a possible conviction. It is often required in the event that you are charged with an increasingly expensive ticket for Driving While Intoxicated or Driving Under the Influence of Drugs or Alcohol.

### Driving While Intoxicated

Any case of drunk driving is one too many. However, due to heightened focus on this issue, cases are starting to decrease. The highest level of drunk driving nationally since 1994 was in 2004 for women with 15,384 involved in a fatal car accident. Men had their largest number of accidents the next year with 43,282 crashes involving a drunk driver. In 2009, 32,807 male drivers and 11,825 female drivers were drunk during an accident.

As these numbers describe, drunk driving has serious consequences on life and health. Heavy fines are being increased along with the the suspension or revocation of your license. Here are some of the costs related to a DWI conviction.

- Ticket and court fees: several hundred to over two thousand dollars
- Lawyer's fees: several hundred to several thousand dollars
- Insurance premiums: fifty percent to three hundred percent increase or more
- Required alcohol screenings, interventions and classes: several hundred dollars
- Additional fines from programs such as the New York Driver Responsibility Act
- Towing fees, impound fees, conditional license fees

The total cost can easily exceed \$10,000. You may have some factors that affect you that further increase the cost of drunk driving. If you have had a previous conviction, your fines are likely to increase. If you have a loan on your vehicle, you are required by your finance company to carry comprehensive and collision coverage in case of an accident. Many companies require that you carry a maximum deductible of \$1000. Since a way that people in this situation mitigate the insurance increase is by raising your deductibles, you may be prevented from doing so by your finance company's interest in your car.

If your vehicle is leased, you are required to carry a maximum deductible of \$500 as well as a minimum of \$100,000 per person, \$300,000 per accident in bodily injury liability coverage as well as \$50,000 in property damage coverage. This is many times the state minimum required coverage in most states. New York requires \$25,000 per person and \$50,000 per accident, while New Jersey requires only \$15,000 per person and \$30,000 per accident. Not only is the leasing company's required level of coverage expensive for someone with a ticket for DWI, but some companies may not be willing to write a policy for that level of coverage based on the risk that you present.

Penalties for drinking and driving for people under the age of 21 have been strengthened by zero tolerance laws. New York's zero tolerance law is exactly that; one drink can result in a conviction. The law does allow for a very small amount of alcohol to be present for religious reasons in some states, but it is less than the amount of alcohol found in one glass of wine, one shot of hard liquor, or one beer.

## Road Rage

Road rage is defined as behavior by a driver that is negative in nature toward another driver or a pedestrian. It can be as simple as feeling anger because of something that the driver of another car has done or as violent as threats and even murder. There are a few explanations for why this occurs as well as ways to have this phenomenon affect you to a lesser degree. Traffic and weather conditions frequently contribute, but it is often miscommunication between drivers or unsafe driving maneuvers that are to blame.

Traffic can be very frustrating on its own. Compound that with people acting on their frustrations and it is easy to see why road rage occurs. Being polite can go a long way in preventing an altercation on the road. Gesturing in an appropriate way when another driver allows you to merge, pass, or go first at an intersection keeps tension at a minimum. Conversely, making direct eye contact with someone after having cut them off or rudely gesturing to someone is a demonstration of road rage on your part and may incite it in the other party.

Leaving a few minutes early can help to alleviate the stress of traffic. If you know that a particular part of your drive will include construction or has a history of congestion, plan for this before you leave. Finding an alternate route that others may not frequently use is an excellent way to avoid traffic and other drivers entirely. Many GPS will give you the most direct route as the first result, but you can specify to avoid tolls, highways, etc.

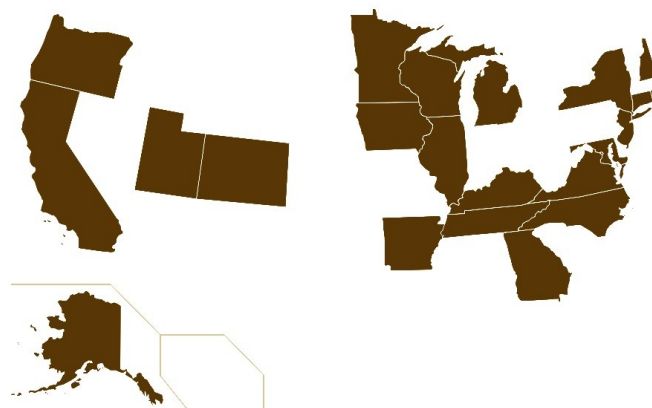
If you are printing directions to where you are going beforehand, you will be better prepared for your trip than if you are following directions as you approach each intersection or exit. Map websites such as Google Maps and Mapquest will allow you to edit your route in the same way. At Google Maps, you will have the choice to Show Options once you perform a search, which then allows you to avoid tolls and highways. At Mapquest, you have a greater variety of options once selecting Directions Options, such as avoiding country borders and seasonal roads. These can be very useful for learning to drive since you can stay away from situations you do not feel adequately prepared for. Highway driving is a learned skill and can be dangerous for any driver.

## Distracted Driving

Americans are the most distracted drivers in the world. Other countries have a different attitude toward driving altogether. In Germany, driving is an important part of culture, and all attention is focused on the act of driving when one is behind the wheel. Eating or drinking while driving is uncommon; cup holders are an afterthought while they are present in practically every American automobile. Roadways such as the Autobahn have no set speed limit and only have a minimum recommended speed. It is therefore very important to have your vehicle in good condition and to pay attention at all times.

Distracted driving comes in many forms. Talking on the phone and texting while driving have become prevalent on American roads. Talking increases the risk of an accident by several times but texting results in over twenty times more accidents. This may not seem significant but consider it in a different way. Think about the closest that you have come to getting into an accident. Now imagine that twenty times back to back. It would be unreasonable to think that nothing would happen with the odds so stacked against you. Still, many people choose to text while driving without considering this risk.

The map below shows which states have a ban on texting while driving.



States With Texting Bans For All Drivers, 2009

The severity of texting while driving is so great that President Obama held a Distracted Driving Summit in Washington, D.C. in September 2010. Representatives from each state exhibited information about the ubiquity of texting, their methods of observation, and the conclusions that they had reached. Their findings overwhelmingly showed an increase in the amount of texting that occurs behind the wheel for people of all ages.

The National Conference of State Legislators held a similar summit in 2002 to address the problems that were beginning to arise as cell phone use spread in the United States. Only one state, New York, had a ban on cell phone use for all drivers and required the use of a hands-free set. Two other states had bans for school bus drivers. Eight states have now introduced hands-free requirements and over half of the US has banned texting.

This is of significant importance to young drivers because some states that do not have cell phone bans for all drivers do have them for young drivers. Twenty-eight states prohibit new drivers from using a cell phone while driving. The likelihood of receiving a ticket has gone up each year and only stands to go further. The Governors' Highway Safety Association reports that New Jersey alone issues over ten thousand tickets each month for cell phone use and texting.

While under twenty states were involved in the studies performed in 2003, all but seven states are now contributing data. There is also focus on Southern and Western states since they have shown greater numbers of texting drivers – in some cases, as high as double areas such as the Northeast. The focus on young drivers is present in more than just the disciplinary side of our government. People taking the Bureau or Department of Motor Vehicles exam for their drivers licenses are being tested on distracted driving in over a quarter of all states.

The bottom line is that even though there is not a federal, nationwide ban on texting or talking while driving, individual states are taking the issue very seriously. So many people are ignoring the statistics and are choosing to engage in dangerous behavior that the most effective way is through people's pockets. As drivers in Michigan are aware due to an ongoing campaign, a cell phone in one hand means a ticket in the other.

## Insurance

For new drivers, insurance is sometimes the largest expense in their lives. Many people put off learning to drive because of an inability to pay for or obtain insurance or because their parents cannot afford the jump in the price of their own policies. There are factors that you can control that can get you paying less than other people your age. It does require effort, but the payoff can amount to hundreds of dollars per year.

One of the most important things you can do is shop for policies from as many companies as possible. Websites such as <http://www.automobile-insurance.com> can get you prices from multiple companies without having to fill out separate forms on each website, which can be time consuming. Seeking the services of a broker or an agent that can deal with multiple companies can be desirable. Keep in mind that some brokerages may not immediately give you the best price that they can because they believe that you cannot do better elsewhere. Ask if there are any other companies with lower prices or if any additional information is required for other companies. Some companies will require more specific information than is on some web-based forms and you will need to finish the application with them directly.

Keeping a clean driving record is also of prime importance to all drivers. While it has always been important to avoid getting into accidents or getting tickets, companies are restricting their guidelines in an attempt to avoid costly payouts from their customers. This can mean higher prices for even minor tickets, higher renewal prices if you have a policy already, and rejection from companies if you are shopping for a new policy. Make sure when you are shopping for your policy that you ask if there is anything on your record, even if they believe that it is not affecting your policy. Incorrect information can stay on your record and end up costing you money for years if you do not dispute it with the state or your insurance company.

Many insurance companies offer a good student discount. For some students, this discount can be hundreds of dollars each year. Ask if this discount is included when you receive quotes. If not, ask if it is available, and if not, it may be cheaper to go with another company. You will likely be required

to provide proof of your academic achievement. If you do not have a copy, it is worth paying your college for an extra transcript or getting a copy of your grades sent by your school. Some insurance companies will allow you to bring a form to your guidance counselor or to the registrar for confirmation. Check each renewal policy to make sure that is still applied to your policy and ask your agent or company if you see that it isn't applied. You may have to provide documentation for each policy.

Keeping your grades up can help you financially in more areas than insurance. If you are purchasing a new vehicle and are a student or are recently graduated, you may qualify for a discount or rebate from the manufacturer. Some finance companies may also provide incentives on your payment schedule, such as months without interest or a delayed first payment, or may offer a discount on the borrowing rate.

A defensive driving class is a great way to keep your insurance costs down. Many states allow a ten percent discount on the liability, collision, and no-fault medical portions of your policy. It does not come off of the cost of fire and theft coverage because you are not driving the vehicle when these events take place. The cost of these courses are typically under fifty dollars and the discount is good for three years. While courses do have to be approved by each state, private companies are able to offer the courses. This means that they are competing both based on price and on the quality of the course. You are required to spend a certain number of classroom hours learning and are given a certificate at the end to provide to your insurance company.

Often, you will be given a receipt and will need to wait for the certificate in the mail. Make sure to have your insurer give you credit as of the date that you took the course. Unless you have waited several months to provide your certificate, they are required to give you credit based on the date that you actually completed the class, not the date that you give them the certificate. Each state is different, but the timeframe that you have to submit your proof is about sixty days. If you have recently renewed your policy and this would apply to your last policy, ask how you will be compensated. If your agent does not know, contact the company directly with your questions.

If your state allows, you may take a defensive driving course online. Not everyone had six hours to spend on a Saturday, so this makes the course available to more people. You are able to take the course in sections at a time so that you are not bound to a computer all day. Some defensive driving course providers will offer an audio section instead of having to read, although some do charge extra for the convenience. You may also be asked to pay an additional charge to print your certificate. You should receive your certificate in the mail within a few weeks so this is not necessary.

Insurance is not the same as it was when our parents started driving. In addition to factors that you would think affect the price of your policy, your credit is now a major factor for many companies. If you do not know what your credit score is or have never ordered your credit report, you should do so before looking for a policy. Your price could be impacted by something that doesn't belong to you or from something that you have resolved. Sometimes, if creditors are notified of a late payment or a balance due, the company that sent the report may not clear it from all three credit bureaus – Experian, Equifax, and Transunion. They are usually only required to notify the bureau to whom they initially reported. The bureaus, however, must respond to requests from you to share corrected information with one another.

Contacting each of the individual bureaus can be a nightmare. Experian's website requires that you sign up and log in before they display their phone number. The easiest way to get a report is to request a free one from each website. You may be required to order your credit report first. Recent legislation allows you to receive one free report each year from all three bureaus and it does not affect your score to order a copy of your report. Only you can see certain information such as requests made without consent, such as pre-approved credit offers that you get in the mail. If you find something that you want to dispute, the following links below go directly to each of the three bureaus' online dispute forms.

- Transunion: <http://www.transunion.com/corporate/personal/creditDisputes.page>
- Experian: <http://www.experian.com/disputes/index.htm>
- Equifax: [https://www.ai.equifax.com/CreditInvestigation/jsp/ECC\\_Dispute\\_Login.jsp](https://www.ai.equifax.com/CreditInvestigation/jsp/ECC_Dispute_Login.jsp)

In addition to your credit, another factor that is considered in your insurance premium is if you have had insurance before. In general, companies look for you to have continuous insurance without any lapses. A lapse in insurance can occur if you do not make a payment on time or if you purchase a new policy after your current one ends. An agent can help you to cancel your policy at the same time as the one that they are writing for you. If you should cancel a policy yourself, make sure that it takes place at the right time. Insurance always starts and ends at 12:01 am. If your policy ends on August 15, it is that morning, and you do not have coverage after midnight. This can be a source of confusion for many people. Some think that coverage is midnight or noon of the day in question. Always select the exact date that your current coverage ends when you are purchasing a new policy to avoid this occurring in the first place.

You may qualify as having prior insurance even if you think that you have not had a policy before. Insurance companies frequently add young drivers to policies when they receive reports of new drivers from the Department of Motor Vehicles. Some parents are paying for their children without even knowing it. Others will add their children to their policies so that they are covered in case of an accident but don't tell them so that they do not drive. You can take advantage of this situation by getting a letter of experience from their insurance company. This is a document that shows how long you have been insured and if you have any accidents reported with the company. Provide this to your new company to get a better rate.

The amount of liability coverage that you carry if you have a policy can impact your insurance costs. Insurance companies have found that people who carry the minimum requirements for their coverage get into more accidents, so you can be paying more if you have state minimum coverage instead of carrying high liability limits. If you are listed on your parents' policy and they carry high limits of liability then it may be worthwhile to carry the same amount of coverage on your own. You may pay a few dollars more for the coverage, but it is sometimes cheaper than if you drop down to the basics. This varies by company significantly.

Payments to the insurance company are also a pricing factor. Companies are charged when they accept most credit card payments so they pass on the savings if you are enrolled in electronic funds transfer. They keep the routing and account number, found on the bottom of your checks, and withdraw money monthly. Some companies will offer a discount if you pay each six months or each year in full. Many companies will give you a discount if you make your payments on time each month. Others may have a late payment penalty. Regardless, it is essential to keep your coverage in force and paid on time.

When you are looking for prices for your car insurance, it is a good idea to look at a property policy as well, such as a homeowner's or renter's insurance policy. Homeowners' policies usually cover the dwelling itself as well as your personal property while renters' covers only your personal property. Condominium owners can get a special type of policy that covers personal property as well as the portions of the condominium that they own and the condominium association owns. Most people under 25 do not own a home or condo so it is uncommon to have a homeowner's insurance policy. Many homeowners have a mortgage so they are required to carry a policy to protect the interests of the finance company. Renters are sometimes required to carry a policy by their landlords due to owning pets. You may want a policy since belongings in your car are not covered under car insurance.

If you carry a property policy with the same company with which you carry your automobile insurance, you should get a multiple-policy discount. This can be anywhere from five to over twenty-five percent. Depending on the price of your automobile policy, a renters' policy can be very inexpensive when considering this discount. In a few cases, such as for young drivers, people with accidents or tickets, or people insuring multiple vehicles, the discount can be higher than the cost of the policy. Essentially, the insurance company will be paying you in order to have more coverage from them.

It can make a difference in price whether you own a home or rent, even if you do not have a second line of insurance with that company. Companies take into account your home ownership status when calculating your premium. For many companies, owning a condominium counts as owning a

home. If you are renting the place that you actually live in but own a home elsewhere, such as a rental property, you are entitled to the discount as well. Some companies may not have this listed as a specific discount but still use it as an underwriting factor. The same goes for the tenure of your previous insurance company, your credit information, and your prior liability limits. They do not have their own section on the policy like the discounts and surcharges have but it certainly does not mean that they do not matter.

Safe driving is a skill that we learn while driving but that we improve throughout our lives. A number of resources below provided statistics given above and offer a wealth of information for new drivers and students learning to drive. Take some time to research yourself as well as visiting <http://www.automobile-insurance.com> for other guides and to compare prices with multiple companies for your automobile insurance.

- *National Highway Traffic Safety Administration (NHTSA)*. Web. 29 Nov. 2010. <<http://www.nhtsa.gov/>>.
- "Policy Statement and Compiled FAQs on Distracted Driving | National Highway Traffic Safety Administration (NHTSA)." *Home | National Highway Traffic Safety Administration (NHTSA)*. Web. 29 Nov. 2010. <[http://www.nhtsa.gov/Driving Safety](http://www.nhtsa.gov/Driving%20Safety)>.
- *FARS Encyclopedia*. Web. 29 Nov. 2010. <<http://www-fars.nhtsa.dot.gov/Main/index.aspx>>.
- "Cost of a DWI." *Genesee County Batavia New York*. Web. 29 Nov. 2010. <<http://www.co.genesee.ny.us/dpt/stopdwi/dwicost.html>>.
- "Zero Tolerance Law." *Safe New York*. Web. 29 Nov. 2010. <<http://www.nysgtsc.state.ny.us/zero-tol.htm>>.
- "Distracted Driving | 2010 Distracted Driving Summit | Distraction.gov." *Distracted Driving | National Highway Traffic Safety Administration | Distraction.gov*. Web. 29 Nov. 2010. <<http://distraction.gov/2010summit>>.
- *U.S. Department of Transportation*. Web. 29 Nov. 2010. <<http://www.dot.gov/>>.
- Red light camera system photograph adapted from a photograph taken by Derek Jensen on July 17, 2006.