Curriculum Scope and Sequence Modules for Driver Education in Virginia

Module Ten

Virginia Driver Responsibilities: Making Informed Choices

- Insuring Vehicle
- Purchasing Vehicle
- Trip Planning
- Virginia Conservation Concerns
- Driver Licensing

Virginia Department of Education
in cooperation with the
Virginia Department of Motor Vehicles

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Standards of Learning Addressed In This Module

DE.19 The student will identify and describe the legal aspects of and calculate the financial responsibilities associated with purchasing, operating, maintaining, and insuring a motor vehicle. Key concepts include
a) Financial Responsibility Law;
b) required and optional insurance coverage;
c) title and vehicle registration;
d) vehicle inspection;
e) crash involvement.

DE.20 The student will demonstrate competency in map-reading and trip-planning skills. Key concepts/ skills include
a) destination driving;
b) trip-planning technologies.

DE.21 The student will research and evaluate personal transportation needs and their impact on the environment, and demonstrate skills necessary to be an informed consumer. Key concepts/skills include
a) printed and Internet resources;
b) community resources;
c) vehicle pollution, fluid recycling, energy conservation, and conservation of natural resources.

Module Ten Introduction

Module Ten—Driver Responsibilities: Making Informed Choices
The student synthesizes information and applies strategies to select motor vehicles and purchase insurance, plan extended trips, avoid littering, and protect the environment.

Topic 1—Insuring Vehicle
The student complies with the Safety Responsibility Law, understands the conditions of insurance coverage, and demonstrates responsibility for immediate and long-term obligations of owning and driving an automobile.

Topic 2—Purchasing Vehicle
The student analyzes data and utilizes critical-thinking and problem-solving techniques prior to and upon purchase of a new or used automobile.

Topic 3—Trip Planning
The student plans, determines routes, predicts personal and vehicular needs, and calculates costs for an extended trip.

Topic 4—Virginia Conservation Concerns
The student develops personal strategies to conserve fuel, recycle automobile fluids and parts, maintain motor vehicles, and make wise automobile selections to protect the environment by reducing pollution and conserving energy.

Minimum Time Frames **Module Ten–2 Hours**	
Classroom Instruction	Recommended Minutes
Topic 1 — Insuring Vehicle	25
Topic 2 — Purchasing Vehicle	25
Topic 3 — Trip Planning	25
Topic 4 — Virginia Conservation Concerns	10
Topic 5 — Driver Licensing	15
Supplement—Parent Orientation	55
In-Car Instruction (Option 1)	
Behind-the-Wheel Instruction/Break	30
Observation	30
Laboratory Multiphase (Option 2)	
Behind-the-Wheel Instruction/Break	30
Observation	30
Simulation	0
Parental Involvement	60

Module Ten
Topic 1—Insuring Vehicle

25 Minutes Instructional Time
Prerequisites: Successful Completion of Module 8

Instructor Activities	Time Frame
Review Module Ten, Topic 1 Lesson Plans Prior to Lesson	
Show Transparencies	20-25 minutes
T-10.1 “Ownership Responsibility”	(2-3 minutes)
T-10.2 “Insuring a Car”	(2-3 minutes)
T-10.3 “Financial Responsibility Law”	(2-3 minutes)
T-10.4 “Virginia Auto Insurance”	(1-2 minutes)
T-10.5 “Virginia Auto Insurance”	(1-2 minutes)
T-10.6 “Virginia Auto Insurance”	(1-2 minutes)
T-10.7 “Virginia Auto Insurance”	(1-2 minutes)
T-10.8 “Virginia Personal Auto Policy”	(2-3 minutes)
T-10.9 “Liability Coverage”	
T-10.10 “Medical Payments Coverage”	
T-10.11 “Uninsured/Underinsured Motorist Coverage”	
T-10.12 “Collision Coverage”	
T-10.13 “Comprehensive Coverage”	
T-10.14 “Towing & Labor Coverage	
T-10.15 “Rental Reimbursement Coverage”	
T-10.16 “Insurance Costs”	(1-2 minutes)
T-10.17 “Insurance Costs”	(1-2 minutes)
T-10.18 “Insurance Costs”	(1-2 minutes)
T-10.19 “Premium Discounts”	
T-10.20 “Premium Discounts”	
T-10.21 “High Risk Drivers”	(2-3 minutes)
T-10.22 “High Risk Drivers”	
T-10.23 “Paying for Insurance”	(1-2 minutes)
T-10.24 “Paying for Insurance”	(1-2 minutes)
T-10.25 “Paying for Insurance”	
T-10.26 “Losing Your Insurance”	(1-2 minutes)
T-10.27 “After the Collision”	(2-3 minutes)
Distribute and Review Student Worksheets	5-10 minutes
W-10.1 “Insurance Responsibilities”	
W-10.2 “Auto Policy Review”	
Review Module Assessments Prior to Lesson	
MA-10.1 “Module Ten Assessment”	

Insuring Vehicle

Knowledge and Skills

The student is expected to recognize the immediate and long-term obligations of owning and driving an automobile.

Activities & Resources

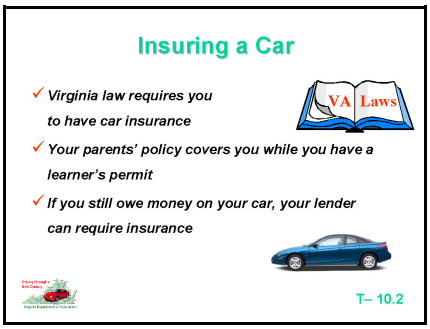
Ask the students to list the various costs associated with owning and using an automobile.

Show Transparency T-10.1 "Ownership Responsibilities" and discuss the basic financial responsibilities of owning a vehicle. What are the costs that continue over the longest period of time? *Insurance costs continue as long as a driver is involved in car ownership.*

T-10.1 Ownership Responsibilities

Show Transparency T-10.2 "Insuring a Car" and discuss insurance requirements.

- Law requires liability insurance.
- Lender can require additional coverage on vehicle.



T-10.2 Insuring a Car

Worksheet W-10.1 "Insurance Responsibilities" may be used to review or discuss the Virginia Insurance Responsibilities.

Worksheet

Distribute Virginia Auto Insurance Consumer Guide to students. (Call 1-800-552-7945 to order copies.)

Responsibilities and Expenses of Car Ownership

Owning a vehicle gives the young driver freedom, but also carries certain responsibilities and associated expenses.

- Purchase price
- Maintenance costs
- Insurance costs
- Fuel costs
- Registration/inspection costs

Virginia Insurance Requirements

Virginia has a Financial Responsibility Law (defined in code section §46.2).

- Requires liability insurance
- Uninsured motorist fee ($500) (§46.2.706)
- Self insured or Surety Bonds

Insurance Information

Bureau of Insurance website—www.state.va.us/scc/division/boi/
Virginia insurance laws—http://legl.state.va.us/cgi-bin/legp504.exe?000+cod+toc3802000

If you are registering a car and do not have insurance, DMV will require you to pay a $500 uninsured motor vehicle fee. This fee does not provide insurance, so if you cause an accident, you will have to pay for any injuries or damage you cause.

You are covered by your parents' policy while driving with a learner's permit. If you buy your own car, you must demonstrate that you have an insurance policy, or paid the $500 fee, or have been added to your parents' policy. Upon receiving a provisional driver's license, your parents must advise their insurance company that there is another licensed driver in the family.

Knowledge and Skills

The student is expected to describe how to comply with the Financial Responsibility Law.

Activities & Resources

Show Transparency T-10.3 "Financial Responsibility Law" and introduce the Financial Responsibility Law.

- Minimum coverage
- Alternatives
- Types of proof of insurance
- When proof is required
- Penalties

T-10.3
Financial Responsibility Law

Show Transparency T-10.4 "Virginia Auto Insurance" to explain minimum liability coverage in the Financial Responsibility Law.

- Minimum coverage
- $25,000 per person
- $50,000 injury or death (two or more people)
- $20,000 for property damage
- 25/50/20 minimum coverage, which may not be adequate

T-10.4
Virginia Auto Insurance

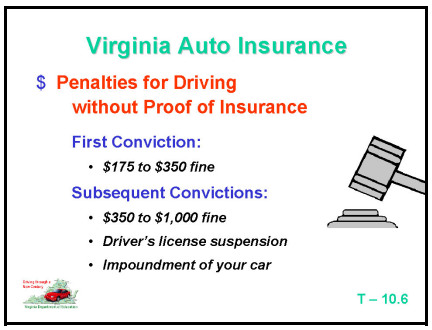
Show Transparency T-10.5 "Virginia Auto Insurance" to explain when a driver must show evidence of financial responsibility based on the Financial Responsibility Law.

- Police officer request
- Following a collision
- Vehicle registration
- Obtain/renew license

T-10.5
Virginia Auto Insurance

Show Transparency T-10.6 "Virginia Auto Insurance" to explain penalties for driving without proof of insurance under the Financial Responsibility Law.

- First conviction
- Subsequent convictions
- Fines
- Suspension or revocation of license



T-10.6
Virginia Auto Insurance

Support Information

Insurance Requirements
This lesson focuses on student understanding of mandatory insurance requirements, coverage provided by the Family Auto Policy, Personal Auto Policy, Special Package Auto Policy; "high risk" coverage; how to decide what to buy; financing the premium; discount rates; and what to do in common accident claim situations.

Content
- Financial Responsibility Law (§§46.2-436 through 46.2-463)
- Minimum liability coverage (§§46.2-472 through 46.2-488)
- Alternatives to insurance
- Types of proof of insurance
- When you must show proof of financial responsibility
- Penalties for driving without insurance

Liability Coverage
You should buy more than the minimum limits required by law. This increased insurance coverage is available at a modest additional cost.

Liability
Pays other people's expenses for accidents caused by drivers who are covered under your policy. It will pay for an accident caused by you, a member of your family living with you, or a person using your auto with your consent. This is the only auto insurance required by Virginia law.

Minimum coverage is 25/50/20 coverage, but it is not necessarily adequate.
- $25,000 for injury or death of one person
- $50,000 for injury or death of two or more people
- $20,000 for property damage

If you cause a collision, you may be responsible for the losses of the other people involved. If you don't have insurance, anything of value you own may be taken to pay for these losses. If you have insurance, the insurance company will pay amounts for which you are legally responsible, up to your policy's dollar limits.

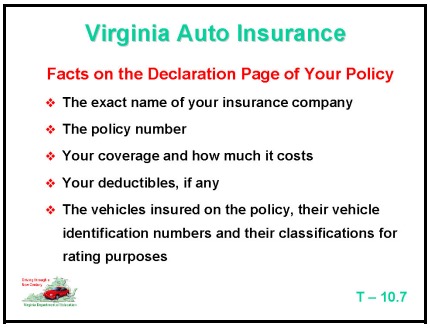
Knowledge and Skills

The student is expected to have a basic understanding of insurance coverage and insurance terminology.

Activities & Resources

Show Transparency T-10.7 "Virginia Auto Insurance" to explain the information located on the declarations page of your auto policy.

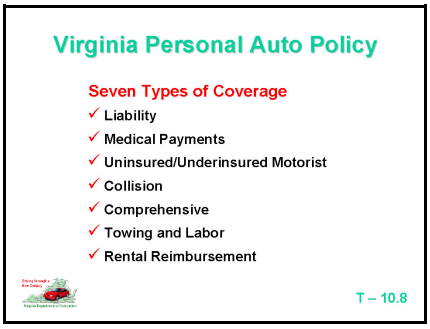
- Insurance company name
- Policy number
- Coverage and costs
- Deductibles
- Vehicles insured



T-10.7
Virginia Auto Insurance

Show Transparency T-10.8 "Virginia Personal Auto Policy" to introduce the eight types of coverage provided in Virginia.

- Liability
- Medical expense + loss of income benefits
- Uninsured/underinsured
- Collision
- Comprehensive
- Towing and labor
- Rental reimbursement
- Loss of use coverage



T-10.8
Virginia Personal Auto Policy

Support Information

In Virginia, there are eight common types of coverage. You select and pay for each coverage you want.

Type of Coverage	Pays For	Required?
Liability	Other people's medical expenses, auto repairs, and uninsured motorist coverage. Third party coverage-- you, your family, and others driving with your permission.	Yes
Uninsured/ Under-insured	Medical and funeral expenses, car repairs, car rental, and replacement of damaged contents. You, your family, and your passengers.	No, but company must offer
Medical/ Loss of Income	Medical and funeral expenses. You, your family, and your passengers — this is "good faith" coverage -- regardless of who is at fault. Covers loss of income up to $100 a week not to exceed 52 weeks.	No
Collision	Car repair or replacement after an accident. Your car is covered, regardless of fault.	By lenders
Comprehensive	Car repair or replacement after fire, hailstorm, theft, or other non-collision event. Physical damage other than collision to your car.	By lenders
Loss of Use	Covers reimbursement to rental car agency if you are liable for its loss of rental income while rental car is being repaired.	No
Towing	Towing charges when your car is disabled.	No
Rental Reimbursement	A rental car if your auto is undergoing repair for covered damage. Covers you and your family members (daily max/max. number of days).	No
Additional Liability	Increase liability limits of $50,000/$100,000, $100,000/$300,000, or greater.	No
Additional Uninsured Motorist Coverage	$50,000/100,000/20,000, $50,000/100,000/25,000 $100,000/300,000/50,000	No
Deductibles	You agree to pay a specific amount, anywhere from $50 to $1,000, from your own funds, before you collect from your insurance company.	No

Insurance Basics

What is "actual cash value," and how does it affect your claim?
Insurance pays for repairs or replacement only up to a car's actual cash value. Actual cash value is the amount the car would have sold for before the accident. This might be less than you owe on your car loan. In this case, you must be prepared to negotiate to get what you feel is a fair deal if your car is totaled.

The insurance company "totals" your car. How to make sure you get what it is worth—
- Most use the value of your car as specified in the National Automobile Dealers Association Used Car Guide ("Kelley Blue Book").
- Make the adjuster aware of your car's condition and special features.
- Determine the value of a similar automobile in your area by contacting several used car dealers or researching newspaper used-car ads.

If you and the insurance company cannot agree on the amount to be paid by collision coverage—
Many property and liability policies provide an "appraisal" process to resolve claim disputes. Appraisal allows you and the insurance company to hire separate damage appraisers. The two appraisers choose a third appraiser to act as an "umpire." The appraisers then review your claim, and the umpire rules on any disagreements. The umpire's decision is binding on you and the insurance company, but only for the loss amount. If there is a dispute over what is covered, you can still pursue a settlement of the policy coverage issue after the appraisal has taken place. You are required to pay for the appraiser and half of the umpire's costs.

If your policy offers a procedure called "appraisal" as a way to resolve the dispute—
You and the company each choose a damage appraiser. (See "Automobile Appraisers" in the Yellow Pages.) The two appraisers select an umpire. An estimate agreed to by any two of these three people is binding. Each party must pay its chosen appraiser and split the other expenses of the appraisal process. Appraisal is available only in disputes between you and your insurance company. It is not available if the other driver was at fault and you disagree with his or her company's offer.

Car Repair—
Virginia has a "freedom of choice" law that prohibits insurance companies from dictating a car-repair shop or requiring replacement car parts of a particular brand, type, age, or condition.

Rental Car—
If the other driver was to blame, his or her liability insurance will pay for a rental car. If the accident was hit-and-run, or the other driver was both uninsured and at fault, your UM/UIM property damage coverage will pay for a rental car. Otherwise, your own insurance company won't provide a rental car unless you have rental reimbursement coverage.

If the insurance company wants you to sign a release—
Don't sign until you are satisfied with your total settlement. Get a letter from your doctor estimating the cost and length of any future medical treatments. You might want to consult an attorney before accepting a settlement. You have two years after the accident, under Virginia law, to either settle your claim or file a lawsuit.

Contributory Negligence—
Virginia is a contributory negligence state. Contributory negligence is a principle of law that recognizes that the injured person may have contributed to his/her injury, for example, if a pedestrian does not obey the "Don't Walk" signal and is hit by a car.

How long can the insurance company take to pay my claim?
Virginia's prompt-payment-of-claims law sets deadlines for first party claims.

- The company must respond within 10 working days after receiving your claim in writing. It probably will ask you to document your loss.
- After you submit any requested documentation, there is no specific time limit for the company to settle your claim. Since each claim is different, the length of time to settle may vary.
- A company that cannot meet these deadlines must send you a notice explaining why. It then has 45 days to either approve or reject the claim.

If your insurance company rejects your first party claim—
- The insurance company must explain in writing why it rejected your claim.
- You should verify if the policy language supports denial of your claim.

Claim settlement—
Most complaints come from people unhappy about claim settlements. Being "claim smart" can help you avoid claim settlement problems.

- **Read your policy**. A policy is a contract between you and the insurance company. Don't rely solely on your agent to determine what your policy covers. You need to understand your policy's coverage to settle your claim satisfactorily.
- **Read the Consumer Bill of Rights.** Insurance companies must include the "Bill of Rights" with personal automobile, homeowners, and credit life policies or renewals. It explains your rights and responsibilities. Call your insurance company for a copy of the Bill of Rights.

When you have a problem—
- Contact your agent or company.
- Get help from the Bureau of Insurance.

http://www.state.va.us/scc
Call 1-800-552-7945, 1-804-371-9185 (1-804-225-3806 for the hearing impaired.); or write them at the following address:

Commonwealth of Virginia
State Corporation Commission
Bureau of Insurance
Box 1157
Richmond, Virginia 23209

What if I am considered an "Assigned Risk"?
When no insurance company will voluntarily insure you, you may apply through any licensed insurance agent for your coverage to be assigned by the Virginia Automobile Insurance Plan to an insurance company.

Knowledge and Skills

The student is expected to summarize coverage and conditions for the various types of automobile insurance.

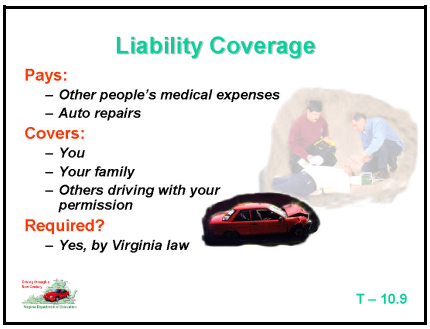
Activities & Resources

Show Transparency T-10.9 "Liability Coverage" to explain liability coverage in Virginia insurance policies.

Pays other people's expenses for accidents caused by drivers covered under owner's policy. This is the only auto insurance required by Virginia law. The insurance company will pay amounts for which owner is legally responsible, up to owner's policy's dollar limits. These may include the other party's:

- Medical and funeral costs, lost wages, and compensation for pain and suffering
- Car repair or replacement costs and auto rental
- Punitive damages awarded by a court
- Attorney fees, if owner is sued

Covers owner, owner's family members, and anyone else driving with owner's permission, even if they do not have their own liability insurance. Owner and owner's family members also are covered when driving other people's automobiles—including rental cars—but NOT cars regularly available to owner, such as a company car.

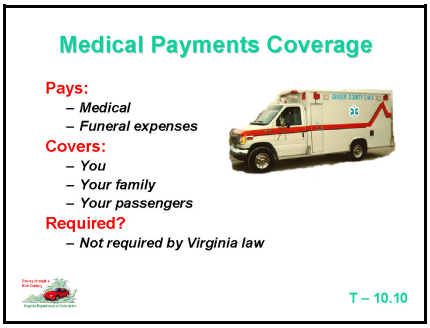


T-10.9
Liability Coverage

Show Transparency T-10.10 "Medical Payments Coverage" to explain Virginia insurance medical payment coverage.

Pays medical and/or funeral bills arising from motor vehicle accidents, including those in which the victim was a pedestrian or a bicyclist.

Covers owner, owner's family members, and passengers in owner's car, regardless of who caused the accident. Owner cannot collect from both personal medical payments and personal uninsured motorist/underinsured motorist coverage for the same medical bills.



T-10.10
Medical Payments Coverage

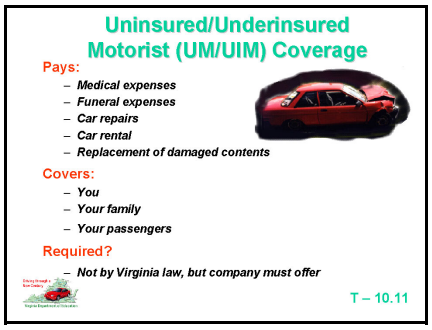
Show the Transparency T-10.11, "Uninsured/Underinsured Motorist Coverage," to explain Virginia insurance policies for uninsured and underinsured motorist coverage.

Pays for losses from an accident caused by a hit-and-run driver or uninsured motorist. Also pays if the other driver did not have enough insurance to cover all of the owner's expenses. Bodily injury UM/UIM pays without deductibles for medical bills, lost wages, pain and suffering, disfigurement, and permanent or partial disability. Property damage UM/UIM pays for auto repairs, a rental car, and damage to items carried in owner's car.

The minimum amount of coverage required by law is $25,000/$50,000/$20,000. The $20,000 property coverage is subject to a $200 deductible when the loss is caused by a hit-and-run driver who cannot be identified.

NOTE — Owner's UM/UIM insurance pays for a hit-and-run accident only if it is promptly reported to the police.

Covers owner, owner's family members, passengers in owner's car, and anyone driving with owner's permission. Insurers must offer UM/UIM coverage, but owner can reject it in writing.

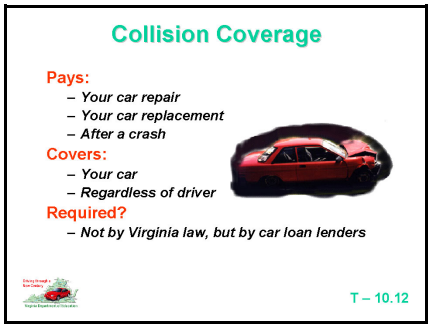


T-10.11
Uninsured/Underinsured Motorist Coverage

Show Transparency T-10.12 "Collision Coverage" to explain Virginia insurance collision coverage.

Pays cost of fixing or replacing owner's car after an accident—regardless of who was driving or who was to blame.

Coverage is limited to actual cash value of owner's car, minus owner's deductible. Actual cash value is the value of a car similar to the owner's before it was damaged.

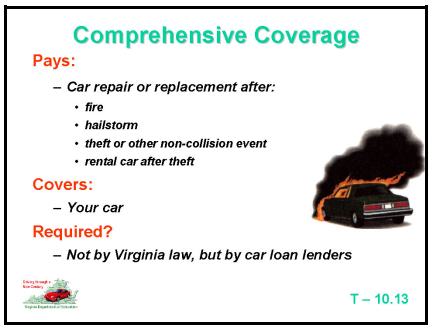


T-10.12
Collision Coverage

Show the Transparency T-10.13 "Comprehensive Coverage" to explain Virginia comprehensive coverage.

Pays to replace or fix owner's car if it is stolen or if it is damaged by causes other than a collision, such as fire, vandalism, or hail.

Coverage limited to the actual cash value of owner's car, minus owner's deductible.

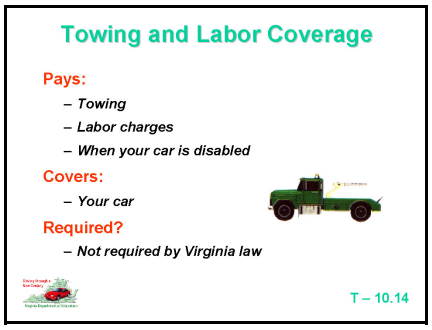


T-10.13
Comprehensive Coverage

Notes

Show the Transparency T-10.14 “Towing and Labor Coverage” to explain Virginia towing and labor coverage.

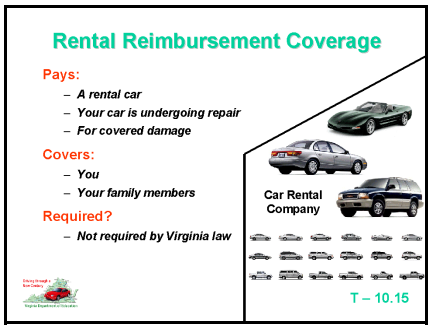
Pays towing charges when owner’s car is disabled. Also pays labor charges, such as changing a tire at the place where owner’s car is disabled.



T-10.14
Towing and Labor Coverage

Show the Transparency T-10.15 “Rental Reimbursement Coverage” to explain Virginia rental reimbursement coverage.

Reimburses you for the expense of renting a substitute vehicle if you do not have the use of a car for longer than 24 hours because of a collision or because of a comprehensive loss, as defined in your policy.



T-10.15
Rental Reimbursement Coverage

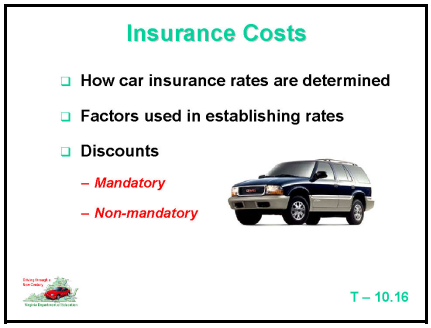
Knowledge and Skills

The student is expected to describe factors for establishing and reducing automobile insurance rates.

Activities & Resources

Show Transparency T-10.16 "Insurance Costs" to explain factors associated with Virginia insurance policy costs.

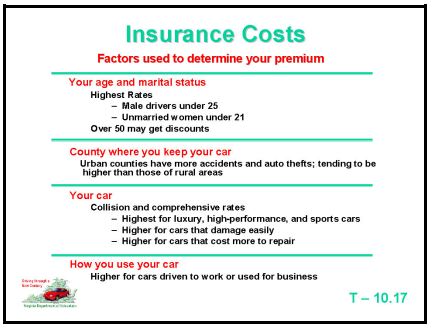
- Determining rates
- Factors used to establish rates
- Discounts



T-10.16
Insurance Costs

Show Transparency T-10.17 "Insurance Costs" to continue discussing factors associated with Virginia insurance policy costs.

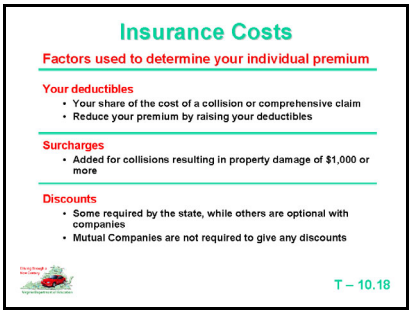
- Age
- County of residence
- Your car



T-10.17
Insurance Costs

Show the optional Transparency T-10.18 "Insurance Costs" to explain factors associated with costs in Virginia insurance policies.

- Deductibles
- Discounts



T-10.18
Insurance Costs

Virginia has a competitive rating law. This means that different companies will be charging different prices for auto insurance.

Factors Used in Establishing Rates

- Differences between "standard," "preferred," and "high-risk" companies
- Accidents and traffic violations
- Surcharges—dollar penalties added for accidents and certain traffic violations
- Marital status of the principal driver—married drivers have fewer crashes than single drivers
- Age—drivers under 25 are more likely to have a crash
- Use of car—commute or pleasure
- Sex of driver—men have more auto collisions than women—statistics show 1 in 5 males under the age of 20 will be involved in a collision
- County where you keep your car—includes time and efficiency of police response, local roads and traffic conditions, quality of medical services, litigation rates (urban/suburban)
- Type of car, safety damage ratings, theft rates, and repair costs
- Driver's claim record
- Good student discounts
- Coverage selected—if you have deductibles, collision, comprehensive, liability limits
- Canceling policy before expiration—many companies charge a "short-rate" fee (usually a substantial amount) to cover cost for processing and cancellation
- Other factors—credit history and premium payment record

The Family Auto Policy, the Personal Auto Policy, and the Special Package Auto Policy: Differences in Limits of Liability

Family Auto Policy—Separate Limits of Liability

When referring to liability limits, the insurance industry uses an abbreviation that can be confusing. The designation of $25,000/$50,000/$20,000 (or 25/50/20) or similar designations refer to the maximum amounts that an insurance company will pay for the three basic liability coverages. The first number ($25,000) refers to the limit on bodily injury per person. The second number ($50,000) refers to the limit on bodily injury per accident where two or more people have been injured. The third number ($20,000) refers to the limit on property damage per accident.

Special Package Auto Policy—Single Limit of Liability

Some insurance companies sell a policy that covers bodily injury liability per person, bodily injury liability per accident, and property damage liability, but does not have separate limits. The maximum that a company will pay per person or per accident is contained in a single limit. This single limit must be at least $70,000 to satisfy the Financial Responsibility Law, although limits of up to $1,000,000 can be purchased. This limit of liability applies to all bodily injury and property damage liability losses that occur as a result of any one accident for which the insured is legally liable. Uninsured motorist coverage is also contained in every Special Package Auto Policy.

Personal Auto Policy—Separate Limits of Liability

The Personal Auto Policy is similar to the Family Auto Policy in that it contains split limits. The policy language has been simplified to provide a better understanding for the consumer. The policy's coverage, conditions, and provisions are written in larger print and have been rearranged to make reading the contract easier.

Additional Coverage

Some auto policies won't pay for tapes, compact discs, cellular phones, citizen band radios, or stereo equipment not permanently installed in your car unless you pay extra for separate coverage.

Insuring Vehicle

Knowledge and Skills

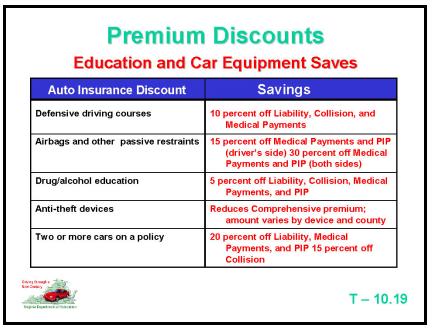
The student is expected to:

- describe factors for establishing and reducing automobile insurance rates.
- understand insurance payment plans.
- recognize reasons an insurance policy might be denied or revoked.

Activities & Resources

Show Transparency T-10.19 “Premium Discounts” to discuss premium discounts.

- Education discounts
- Equipment discounts
- Multiple car discounts



Premium Discounts

Education and Car Equipment Saves

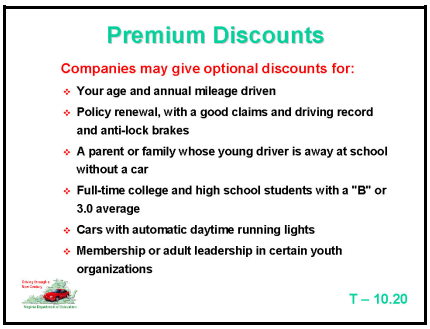
Auto Insurance Discount	Savings
Defensive driving courses	10 percent off Liability, Collision, and Medical Payments
Airbags and other passive restraints	15 percent off Medical Payments and PIP (driver's side) 30 percent off Medical Payments and PIP (both sides)
Drug/alcohol education	5 percent off Liability, Collision, Medical Payments, and PIP
Anti-theft devices	Reduces Comprehensive premium; amount varies by device and county
Two or more cars on a policy	20 percent off Liability, Medical Payments, and PIP 15 percent off Collision

T – 10.19

T-10.19 Premium Discounts

Show the optional Transparency T-10.20 “Premium Discounts” to continue discussing premium discounts.

- Age
- Renewal
- Car safety equipment



Premium Discounts

Companies may give optional discounts for:

- Your age and annual mileage driven
- Policy renewal, with a good claims and driving record and anti-lock brakes
- A parent or family whose young driver is away at school without a car
- Full-time college and high school students with a "B" or 3.0 average
- Cars with automatic daytime running lights
- Membership or adult leadership in certain youth organizations

T – 10.20

T-10.20 Premium Discounts

Show the Transparency T-10.21 “High Risk Drivers” to explain factors associated with insuring high risk drivers.

- Rules
- Higher premiums
- Surcharges

High Risk Drivers

Each company has its own rules
– called "underwriting guidelines"
– for deciding whether to insure people

- Makes it harder to get car insurance
- Must pay higher premiums
- Insurance for high risk drivers
- Surcharges

T – 10.21

T-10.21 High Risk Drivers

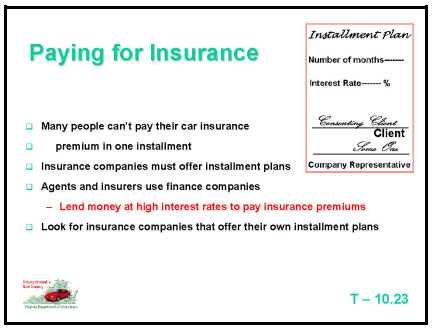
Shows the optional Transparency T-10.22 “High Risk Drivers” to continue discussing insuring high risk drivers.

- Violations
- Crashes

T-10.22 High Risk Drivers

Show the Transparency T-10.23 “Paying For Insurance” to discuss insurance payment options.

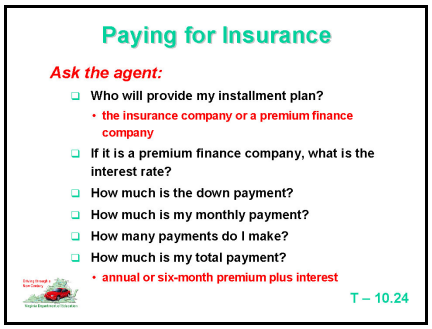
- Installments
- Plans
- Finance companies



T-10.23 Paying for Insurance

Show Transparency T-10.24 “Paying For Insurance” to discuss budgeting to pay for insurance costs.

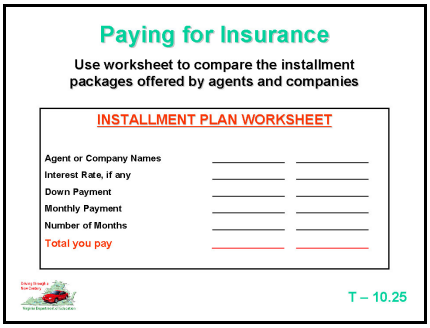
- Provider
- How much is total payment
- How many payments



T-10.24 Paying for Insurance

Show the optional Transparency T-10.25 “Paying For Insurance” to explain insurance company rates and cost comparisons.

- Worksheet
- Ask agent



T-10.25 Paying for Insurance

Show Transparency T-10.26 "Losing Your Insurance" to discuss reasons for policy cancellation and actions that can be taken to have the policy reinstated.

- Cancellation
- Non-renewal
- Request reasons in writing

T-10.26 Losing Your Insurance

Support Information

Premium Discounts

Most insurers in Virginia have a "Safe Driver Plan." This plan is awarded when all drivers in a household are ticket/collision free. You may also be eligible for a discount for the following:

- Your age, and annual mileage of less than 7500 miles a year
- Policy renewal, with no claims and a good driving record
- Anti-lock brakes
- A parent or family whose young driver is away at school without a car
- Full-time college and high school students with a "B" or 3.0 average
- Cars with automatic daytime running lights
- Membership or adult leadership in certain youth organizations
- Anti-theft devices
- Carpool
- Multi-car policies
- Pleasure use versus commute to school or work
- Senior citizen (55 alive)
- Air bag/passive restraint systems

High Risk Drivers

Each company has its own rules, called *underwriting guidelines*, for deciding whether to insure people. The following factors may cause an insurance company to deny an application:

- Tickets and accidents
- Owning a car built for speed
- Driving record
- Credit rating

Virginia Automobile Insurance Plan Association (VAIP)

If all else fails and you are unable to obtain auto insurance, you can obtain insurance through the Virginia Automobile Insurance Plan. Also known as the **assigned risk plan**, it provides the basic liability insurance required by Virginia law (§§ 46.2-464 through 46.2-471).

You become an assigned risk when no insurance company will voluntarily insure you. When this happens, your application will then be processed and assigned to a company by the Virginia Automobile Insurance Plan. Assigned risk drivers pay surcharges for traffic convictions, and higher surcharges for accidents than "safe driver" policy holders.

How VAIP Works and How to Qualify for Coverage Through VAIP

- Policyholders pay surcharges for traffic convictions, and higher surcharges for accidents than other drivers pay.
- Companies cannot reject applicant or charge higher rates because of previous insurance carriers.
- Surcharges
  - Mandatory
  - Stay on policyholder's premium for three years

Note: If collision, comprehensive, or additional liability coverage is needed, an agent should be asked for help in finding a company.

Buying Insurance

Shopping Tips

- Check the State Corporation Commission Bureau of Insurance website.
- Decide before shopping what coverage and deductibles are needed.
- Choose the highest affordable deductible to lower premium.
- Rates vary widely—ask several companies and agents for quotes for the same coverage.
- Ask what type company the agent is using to quote premiums.
- Answer questions truthfully—wrong information could result in an incorrect price quote and/or denial of coverage.
- Look into the company's financial strength and complaint index.

Installment plans

- Low-cost financing—some insurance companies offer installment arrangements.
- Premium finance companies loan consumers money to pay their insurance premiums, often at high interest rates.
- Explain how a premium finance agreement works—power of attorney.
- Compare both premium quotes and installment plan information from several companies before deciding. Ask about:
  - down payment amount.
  - number of installments.
  - interest rate or service charges.
  - total amount of monthly payment.
- Make payments only by check or money order payable to the company—not in cash. Keep a record. If paid with cash, demand a receipt.

Losing Insurance Coverage

- Explain difference between cancellation and non-renewal.
- Request a written explanation as to why the policy was canceled or not renewed.

Cancellation
In the first 60 days, the company can cancel for any lawful reason, including a ticket or an accident. After the policy is in effect more than 60 days, *a company can cancel* for the following reasons, but must give 10 days notice before canceling, and refund the unused portion of the premium.

- Failure to pay premium
- Filing a fraudulent claim
- Driver's license is suspended or revoked (This also applies to other drivers who live with policyholder and customarily use policyholder's car.)

Non-Renewal
Your insurance company can choose not to renew your policy for a variety of reasons. Insurance is a contract that can be terminated by either party. An insurance company must give you at least 30 days notice of non-renewal. It is unlawful for an insurance company to discriminate and refuse to renew a policy for certain reasons.

- Your age, sex, residence, race, creed, national origin, ancestry, marital status, or lawful occupation (including military service)
- Lack of driving experience or number of years driving
- Lack of supporting business (such as homeowner's policy)
- One or more violations or crashes that occurred more than 48 months before your policy's upcoming anniversary date
- Because other companies canceled, refused to renew, or denied you coverage or you once purchased insurance through the assigned risk plan
- One or more uninsured motorist claims where the uninsured motorist is an acquaintance or there is physical evidence of contact
- A single not-at-fault claim filed under your medical expense benefits coverage
- One or more claims filed under the comprehensive coverage or towing coverage
- Two or less accidents within three years, unless the accident was wholly or partially the fault of the named insured, a resident of the same household, or another customary operator

Notes

Knowledge and Skills

The student is expected to describe what to do at the scene and after a crash.

Activities & Resources

Show the Transparency T-10.27 "After the Collision..." to discuss what actions are required when involved in a collision.

- Reporting requirements
- Proof of insurance
- Police reports

T-10.27
After the Collision...

Support Information

Code of Virginia Sections §§ 46.2-371 through 46.2-388 explain the driver's legal responsibilities when involved in an accident causing bodily injury or death to another person. The following is a brief synopsis of that section.

Involved in a Crash

- Stop as close to the scene as possible and remain until you have aided any injured person and identified yourself. If possible, move your vehicle away from the line of traffic. Aid any injured person. You must render assistance to any person injured in the accident.
- Depending upon the extent of the injury, such assistance in most instances is accomplished by calling for an ambulance. Normally, you should not attempt to move a person who is unconscious or seriously hurt.
- Call police and identify yourself. Drivers involved in accidents must give their name, address, and registration number of the vehicle they are driving, and upon request, show their driver's license to other person(s) involved in the accident.
- If no one is in the condition to receive the report and no police officer is present you must, as soon as possible, report this information to the nearest police department.
- Provide insurance information. You must also give the name and address of your insurance company, the name and address of the local agent or local office, and your policy number or other identifying number.
- Leave written notice. If an unattended vehicle or other property is damaged, an attempt must be made to locate the owner. If the owner cannot be located, a written notice giving the identifying information listed above must be left in or on the damaged vehicle or property in a conspicuous and secure place. Any motor vehicle accident in which you are involved should be reported to your insurance company.

Module Ten
Topic 2—Purchasing Vehicle

25 Minutes Instructional Time
Prerequisites: Successful Completion of Module 8

Instructor Activities	Time Frame
Review Module Ten, Topic 2 Lesson Plans Prior to Lesson	
Show Transparencies T-10.28 “Buying a Car” T-10.29 “Your Monthly Payment”	20-25 minutes (6-10 minutes) (10-15 minutes)
Review Module Assessments Prior to Lesson MA-10.1 Module Ten Assessment”	
Additional Resources (Media and/or Text) “Drive Right,” Ch. 16 “Handbook Plus,” Ch. 17 “How To Drive,” Ch. 8, 13 “License To Drive,” Ch. 19 “Responsible Driving,” Ch. 16	

Purchasing Vehicle

Knowledge and Skills

The student is expected to:

- conduct a needs assessment for purchasing a new or used automobile.
- calculate the costs associated with purchasing and owning a new or used automobile.
- perform a pre-purchase inspection of a used automobile.
- calculate monthly payments and interest for the purchase of an automobile.

Activities & Resources

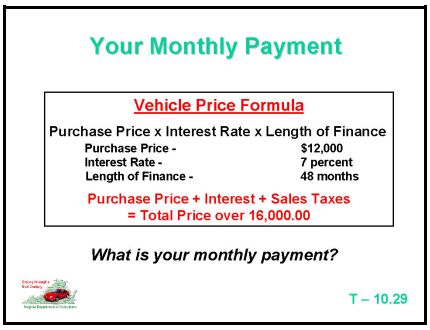
Show the Transparency T-10.28 "Buying a Car" to discuss what is required when considering the purchase of a new or used vehicle.

- New or used
- What do I need it for?
- Safety features
- Costs
- Economy issues
- Options

T-10.28
Buying a Car

Show the Transparency T-10.29 "Your Monthly Payment" to discuss what is required when considering the purchase of a new or used vehicle.

- Price
- Monthly payments
- Total costs



T-10.29
Your Monthly Payment

Shopping for a Car

- Bring the following items when shopping for a car: flashlight, magnet, notepad, pen or pencil, and a list of questions and inspection points.
- If you are meeting a private party to look at a vehicle, try to get there 15 to 20 minutes early. You may discover the vehicle being prepared for your visit.
- Try to get the seller to set a time for you to see the vehicle when it has been sitting overnight. You want to see how it will start first thing in the morning.
- Always try to inspect vehicles in daylight.
- Don't be afraid to ask the seller to help or to show you something.
- Take time to perform an inspection to your satisfaction. Don't hurry or let yourself be rushed.
- At some point during a test drive, try to drive at 20 to 30 mph beside a solid center median or beside a solid side wall. Open the window halfway and listen for sounds of the vehicle echoed by the hard surface. You should only hear the sound of tires on the roadway.
- For practice, inspect a vehicle you already own. Doing so will familiarize you with the inspection process, and provide a reference point for vehicles you are considering for purchase.

Exterior Inspection

Body

- Are seams where doors and fenders meet straight and even?
- Does a magnet cling to all steel body panels? (Be sure to test fenders, the lower corners of doors, and rocker panels—the areas below doors. If a magnet doesn't cling, suspect body filler was used to repair rust or accident damage.)
- Are all body panels the same color?
- Has the car been recently repainted? (Look for signs of spray paint on moldings; also check the edges of the doors, hood, and trunk to be sure they are all the same color. Fresh paint may cover rust that will continue to progress.)

Tires

- Do all tires have the same amount of tread?
- Are all tires the same size? (Check tire size markings on tire sidewalls.)
- Are all tires the same brand?
- Is there a spare tire, jack, and lug wrench? If the vehicle has locking hubcaps, is there a key for removing them?
- Is the spare tire inflated? (Press hard against the side with your thumb; the tire should be firm.)

Suspension

- Does the vehicle sit level?
- Bounce each corner of the vehicle. Do all corners respond the same? (Corners should only bounce once or twice before stopping.)
- Do you hear a creaking noise when bouncing the vehicle's corners?

Frame

- Examine inside trunk, wheel wells, and under hood. Do you see areas that look like they have been crumpled and straightened?
- Look underneath each side of the vehicle for a row of holes in the frame, just inside the vehicle's outer edge. Do holes appear scratched or recently cleaned? (If so, suspect the frame has been straightened after a crash.)

Gas Cap and Filler Neck

- Is there a gas cap? Does it fit correctly? (If the cap locks, is there a key?)
- Remove the gas cap and check inside the filler neck. Is there a fuel-nozzle restrictor to prevent adding leaded fuel? (Most states require them.)

Engine Compartment

- Are there signs of oil or fluid leaks?
- Run the engine at full operating temperature. Are there abnormal smells due to leaking fluids on hot engine parts?
- Are there unusual noises, such as clattering or metallic sounds or sharp hissing, in the engine compartment when the engine is running? (Normal sound is smooth whirring of belts and fan.)
- Does anything appear to be missing? (Look for shiny or clean areas where parts may have been removed.)

Under the Vehicle

- Are there fluid leaks on the underside of the engine and transmission, at axle ends, at brake line connections, or on the ground beneath the vehicle? Green fluid is usually antifreeze; reddish fluid is usually power steering or transmission fluid; dark brown or black fluid is usually oil or brake fluid.
- Are any parts loose, with the exception of exhaust parts slung from flexible rubber donuts?
- Does anything appear missing, such as bolts, clamps, brackets, or cables?
- Are exhaust system parts rusty?
- Are there marks from scrapes, indicating the car has bottomed out on rocks or pavement?
- Examine exhaust when the car is operating at normal temperature. Do you see white or blue smoke?

Interior Inspection

- Is upholstery in good condition? (Look for tears, stains, and burns.)
- Are the dashboard and headliner in good condition?
- Do seats adjust easily?
- Are any window cranks, door locks, handles, dash controls or similar items missing?
- Do all interior lights and dash bulbs work?
- Does carpet condition match the age of the vehicle?
- Does carpeting smell of mildew or stale water, suggesting moisture underneath (or worse, flood damage)?
- Check under the dash at the top of the carpet. Are there stains suggesting heater core or air conditioner leakage?
- Do all accessories, such as the heater, air conditioner, audio system, and alarm system operate fully? Test all functions of each system.

Performance Questions

Engine

- Does the engine start easily?
- Does the engine stall at any time?
- Does the engine idle smoothly?
- Does the idle speed seem too slow or fast?
- Does the engine hesitate or stumble on acceleration?
- Does the engine run smoothly during operation?

- Does the engine seem to lack power?
- If the vehicle has cruise control, do all features work correctly?
- Do engine or other system warning lights appear?
- Does the diesel engine continue running when shut off?

Transmission and Clutch

- Is automatic shifting smooth?
- On a manual-shift vehicle, is take-off smooth, without grabbing or jerking?
- On a manual-shift vehicle, release the clutch and accelerate hard in lower gears or when going uphill. Does the clutch seem to slip?
- On a manual-shift vehicle, try shifting to a lower gear when going slowly. Does the transmission shift easily, without grinding?

4-Wheel Drive

- Engage 4-wheel drive only on soft surfaces unless the owner's manual specifically says the feature can be used on hard-surfaced roads. On a suitable surface, test-drive the vehicle in forward and reverse with 4-wheel drive engaged. Does the vehicle shift smoothly in both directions?
- Turn tight corners to the right and left. Are there clunking sounds or other noises?
- Do the wheels bind or pull, whether turning or going straight?

Brakes

- Apply the brakes several times at different speeds. Also try a sudden stop. Does the vehicle pull to one side when brakes are applied?
- Do brakes stop the vehicle adequately?
- If the vehicle has antilock brakes (ABS), try stopping suddenly. Do wheels lock? (A pulsing brake pedal is normal.)
- Does the parking brake hold firmly and release completely?

Steering

- Does the vehicle pull to one side during normal operation?
- Is steering difficult at any speed?
- Turn sharply in both directions. Do you hear clunking or other noises or feel rubbing or binding?
- Does the vehicle shake or vibrate while moving? (Take the vehicle up to freeway speed for this test.)
- Is the steering wheel centered when the vehicle is traveling straight ahead?

Notes

Module Ten
Topic 3—Trip Planning

25 Minutes Instructional Time
Prerequisites: Successful Completion of Module 8

Instructor Activities	Time Frame
Review Module Ten, Topic 3 Lesson Plans Prior to Lesson	
Show Transparencies	20-25 minutes
T-10.30 “Planning an Extended Trip”	(6-10 minutes)
T-10.31 “Trip Costs”	(4-5 minutes)
T-10.32 “Map Reading”	(4-5 minutes)
T-10.33 “Map Reading”	(4-5 minutes)
T-10.34 “Destination Driving”	(4-5 minutes)
Distribute and Review Student Worksheets	5-10 minutes
W-10.3 “Destination Driving Activity”	
Review Module Assessments Prior to Lesson	
MA-10.1 “Module Ten Assessment”	
Additional Resources (Media and/or Text)	
“Drive Right,” Ch. 16	
“Handbook Plus,” Ch. 17	
“How To Drive,” Ch. 13	
“License To Drive,” Ch. 19	
“Responsible Driving,” Ch. 16	
Call (804) 786-2801 to order state maps	

Knowledge and Skills

The student is expected to describe factors to consider when planning an extended trip.

Activities & Resources

Show the Transparency T-10.30 "Planning an Extended Trip" to discuss what is required when planning a trip.

- Preparing the vehicle
- Loading consideration
- Basic and emergency needs
- Personal preparation

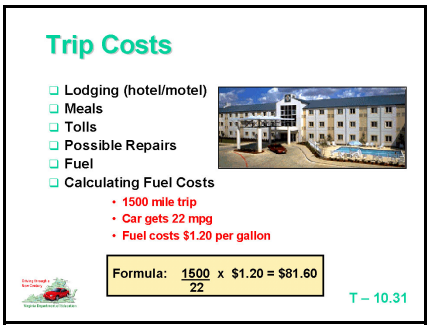
T-10.30
Planning an Extended Trip

Worksheet W-10.3 "Destination Driving Activity" may be used as a home based activity or a classroom activity in the extended classroom program.

Worksheet

Show the Transparency T-10.31 "Trip Costs" to discuss the costs involved in taking a trip.

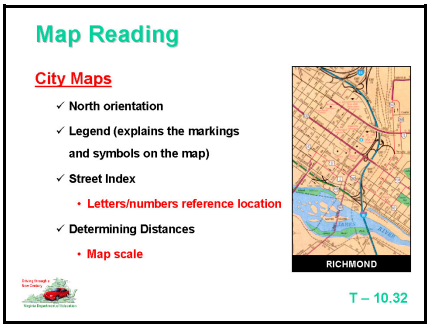
- Lodging
- Meals
- Tolls
- Repairs
- Fuel
- Costs



T-10.31 Trip Costs

Show the Transparency T-10.32 "Map Reading" to discuss what is required when using local maps.

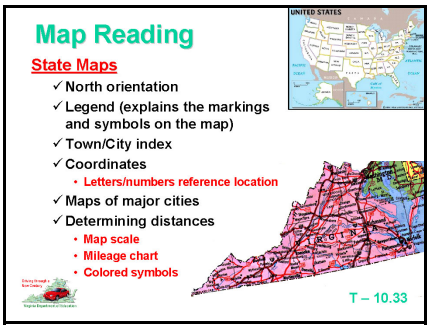
- City map reading
- Orientation
- Legend
- Distances and scale



T-10.32 Map Reading

Show Transparency T-10.33 “Map Reading” to discuss what is involved in route planning for a trip.

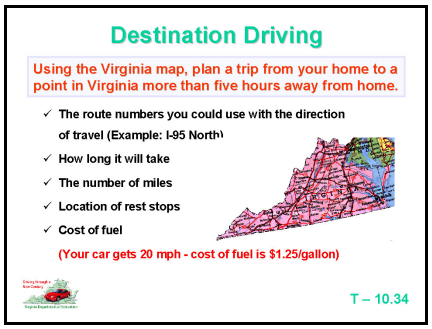
- State maps
- Orientation
- Legend
- Distances and scale



T-10.33 Map Reading

Show Transparency T-10.34 “Destination Driving” to discuss trip planning needs.

- Activity
- Time
- Miles
- Rest stops
- Fuel costs



T-10.34 Destination Driving

Support Information

Planning an Extended Trip

While certain checks should always be made before driving, preparing for an extended trip of several days, some of which will likely be over high speed highways, requires extra preparation.

Preparing the Vehicle

- Tires—inflation, balance, alignment, condition of tread and sidewalls
- Brakes for wear and/or adjustment
- Windshield wiper blades and all lights
- Engine compartment—tune-up (if applicable), oil change, lubrication and filters, hoses, belts, brakes, radiator and windshield wiper fluids

Loading Considerations

- Distribute weight evenly throughout vehicle. DO NOT OVERLOAD. (Load capacity is basically 150 lbs. per belted seating position plus 125-175 lbs. for luggage; check owner’s manual.)
- Store soft items only within passenger compartment, i.e. pillows and/or blankets.
- Car-top carriers raise center of gravity, adversely affecting braking and steering.

Basic Equipment

- Maps with routes marked
- Flashlight, first-aid kit, screwdriver, pliers, adjustable end wrench, and socket set
- Jack, spare tire, lug wrench, wheel blocks, and battery jumper cables

Emergency Equipment (Depending On Weather)
- Tow line, gloves, Mylar blanket, radiator coolant, and windshield wiper fluid
- Water to drink, high energy food, and fruit
- Window scraper, chains, and warm clothing

Personal Preparation
- Know where you are going and plan your routes in advance.
- Check on road construction projects along planned routes.
- If camping or staying in hotels/motels make reservations in advance.
- Determine number of miles to be traveled daily.
- If crossing a desert area, plan to do so in the cooler morning hours.

(Normal average mileage on major highways is 100 to 110 miles every two hours with 10-15 minute breaks every two to three hours and one-hour stops for meals. Travel on secondary roads which go through towns and cities will take longer, as will driving through mountains.)

If one person will be doing all of the driving, six to eight hours driving in any single day should be considered the limit. When two or more persons can share the driving, total driving time should not exceed 10 to 11 hours. Be aware of your circadian rhythm "down time" between one and five p.m., and plan to take a break during that period.

Trip Precautions
Since two out of three traffic fatalities occur a night, avoid driving after dark when visibility is limited, and particularly after 11 p.m., when you are more apt to fall asleep while driving.

- Let a family member or trusted friend know how to reach you in an emergency.
- Be prepared to pay any large repair bill in the event of a vehicle breakdown.
- Determine approximate cost of fuel, meals, lodging, and entertainment.
- Get a good night's sleep the night before you start on the trip.

Items to Take
- An extra set of keys
- Insurance information
- Money for expected and unexpected travel expenses
- Vehicle owner's manual
- Maps of local areas you plan to visit

Estimating the Cost of the Trip
The basic costs to be anticipated for any trip include fuel, lodging, meals, and in many cases tolls. Fuel prices vary from place to place, but you can estimate using the price of regular unleaded. Prices for lodging typically run higher during the peak vacation periods, but at family-oriented chains, rooms for one night for two persons are frequently available for about $55.00—$70. Estimates for food vary widely, depending on the section of the country, type of restaurant, and whether some meals are eaten picnic style. However, when traveling, the cost of meals, not including dinner in an upscale restaurant, will tend to range from about $25 to $40 per day.

By making motel/hotel reservations in advance, those expenses can be predetermined, as can tolls (by checking the information provided on state maps or checking with an automobile club.) Fuel costs can be estimated by determining as closely as possible the number of miles you will be driving to and from your vacation site and then adding 50 to 100 miles to cover local travel and side trips. The miles to and from your destination can be determined by checking the map's mileage chart, or if that is not provided, adding up the mileage indicated by the miles between points indicated in red and/or black on the map. Having calculated the number of miles to be traveled, divide that number by the average miles per gallon (mpg) the vehicle usually gets. For instance, the trip will involve about 1,500 miles, and the vehicle to be used averages 22 mpg. 1,500 divided by 22 = a little over 68 gallons of fuel. 68 gallons of fuel at $1.50 per gallon = $102.00.

In addition to these costs, there are other expenses such as admission to theme or recreation parks or shows, etc. While figuring these costs in advance may seem like a lot of trouble, failure to do so can turn a happy trip into a very stressful experience.

Learning to Read a Map

Maps are available from state and city offices, motor clubs, bookstores, and many service stations. Whether planning a trip out of state or trying to locate an address in a nearby city or your own home town, using a map in advance to determine the best way to get there can make driving less stressful. The sudden braking and/or change of lanes when a driver realizes that he is about to miss his turn has caused many crashes. Unfortunately, many persons either do not take the time or do not know how to use a map.

Map Features

Maps typically contain a chart or legend that explains the markings and symbols.

- Different color and width of lines to identify classes of roads (Interstates, toll roads, two-lane, and four-lane divided and undivided, unpaved, scenic, under construction)
- Symbols for federal, state, secondary, and county roads
- Black and red numerals to indicate mileage between major points
- Identification of rest areas
- Toll roads and service areas
- Airports
- Camp ground facilities
- Symbols for cities and towns of a given population
- Scale of miles
- Maps of large cities

State maps have town and city indexes with number/letter coordinates. City maps have street and major points of interest indexes with number/letter coordinates. (On both city and state maps, the letters and numbers correspond to the letters and numbers located on the top/bottom and sides of the map.)

Notes

Module Ten
Topic 4—Virginia Conservation Concerns

10 Minutes Instructional Time
Prerequisites: Successful Completion of Module 8

Instructor Activities	Time Frame
Review Module Ten, Topic 4 Lesson Plans Prior to Lesson	
Show Transparencies T-10.35 "Conserving Virginia's Natural Resources"	5-10 minutes (5-10 minutes)
Review Module Assessments Prior to Lesson MA-10 "Module Ten Assessment"	
Additional Resources (Media and/or Text) Virginia Motor Vehicle Code	

Knowledge and Skills

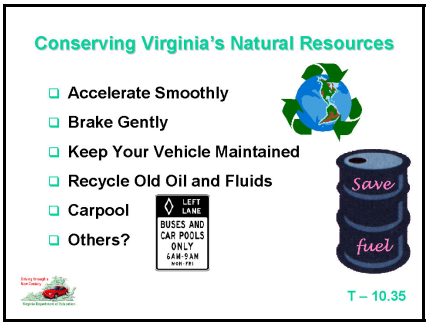
The student is expected to describe ways to reduce waste and conserve natural resources associated with driving.

Activities & Resources

Show Transparency T-10.35 "Conserving Virginia's Natural Resources" to discuss conservation components.

- Accelerate smoothly
- Brake gently
- Keep your vehicle maintained
- Recycle old oil and fluids
- Carpool
- Other options

Support information about waste tires, litter prevention, recycling used oil, filters, and antifreeze, and the new Air Check Virginia vehicle emission inspection program in the Northern Virginia area is available on the Virginia Department of Environmental Quality's website at: http://www.deq.state.va.us



T-10.35 Conserving Virginia's Natural Resources

Curriculum Scope and Sequence Modules for Driver Education in Virginia

Module Ten

Worksheets

W-10.1 Insurance Responsibilities
W-10.2 Auto Policy Review
W-10.3 Destination Driving Activity

Simulation

SLS-10.1 Simulation Laboratory Session

Assessments

MA-10.1 Module Seven Assessment

Virginia Department of Education
in cooperation with the
Virginia Department of Motor Vehicles

Worksheet W-10.1

Insurance Responsibilities

Take-home Activity - Students should complete this with their parents.

Do you need to adjust your Auto Policy Coverage? You have certain coverage under your auto insurance policy. All coverage under this policy is limited to the type of coverage and maximum dollar limit you chose. This coverage limit is the limit of the insurance company's liability under the policy for loss. The premium you pay is based on the type of coverage and coverage limits. Since your agent or company does not know how your information has been changing, you need to let your agent or company know of any changes that you feel might need adjusting.

Underinsured? Virginia's minimum liability coverage limits might not be enough if you are held liable for an accident. With rising medical costs and higher automobile prices, you should consider buying more than the basic policy limits.

Overinsured? Choose the highest deductible you can afford; it will lower the premium. If your car is over five years old and paid for, consider dropping collision and comprehensive coverage. Compare the cost of your annual premium against your car's "Blue Book" value, minus your deductible.

Compare Prices: Make sure a company offers you its lowest rate. Ask your agent the following questions: Am I in your lowest-priced company? If not, why not? How can I get a better rate? Do I qualify for any discounts offered by the company?

Coverage: **Coverage amounts available:**

Do you have this coverage? If so, list your current policy limits.
Does this coverage or amount need to be changed? If so, contact your agent.

LIABILITY INSURANCE - Liability insurance pays for damage or injury to the other party. It covers accidents caused by you or anyone covered by your policy, including any driver operating your car with your permission. Virginia law requires liability insurance.

Bodily Injury (BI) Liability Per Person/Per Accident

- ❒ $20,000/40,000 (Minimum Required by Law)
- ❒ $50,000/100,000
- ❒ $100,000/300,000 Property Damage (PD) Liability
- ❒ (Other)_____
- ❒ $25,000/50,000
- ❒ $100,000/200,000
- ❒ $15,000 (Minimum Required by Law)

UNINSURED/UNDERINSURED (UM/UIM) MOTORIST COVERAGE This coverage pays for your injuries and/or property damage caused by a hit-and-run driver or a motorist without liability insurance; it will also pay when your medical and car repair bills are higher than the other driver's liability coverage.

- ❒ $20,000/40,000
- ❒ $50,000/100,000
- ❒ $25,000/50,000
- ❒ (other)_____

MEDICAL PAYMENTS - Both pay limited medical and funeral expenses if you, a family member, or a passenger in your car are injured or killed in a motor vehicle accident. PIP also pays lost-income benefits.

- ❒ $500
- ❒ $2,500
- ❒ $10,000
- ❒ $50,000
- ❒ $100,000
- ❒ $1,000
- ❒ $5,000
- ❒ $25,000
- ❒ $75,000

Worksheet W-10.2

Auto Policy Review

Take-home Activity - Students should complete this with their parents.

COLLISION COVERAGE—This coverage pays for damage to your car without regard to who caused an accident. Limit is based on the actual cash value of your vehicle, minus your deductible.

COMPREHENSIVE COVERAGE (Physical Damage Other than Collision)—Comprehensive pays for damage to or loss of your automobile from causes other than accidents. These include hail, vandalism, flood, fire, and theft. Limit is based on the actual cash value of your vehicle, minus your deductible.

TOWING AND LABOR COVERAGE—This coverage reimburses you for towing charges when your car breaks down or is damaged and must be towed to a repair shop or other destination. Ask your agent about the coverage limits available.

RENTAL REIMBURSEMENT COVERAGE—This coverage pays a set daily amount for a rental car if your car is being repaired because of damage covered by your auto policy. Ask your agent about the coverage limits available.

Verify you are receiving all discounts to which you may be entitled:

Mandatory Discounts:		**Optional Discounts:**	
Multi-car	❒	Anti-lock brakes	❒
Driver training	❒	Student away at school	❒
Alcohol/drug awareness	❒	Policy Renewal	❒
Anti-theft devices	❒	Age/mileage	❒
Passive restraints (airbags, automatic seatbelts)	❒	Cars with automatic daytime running lights	❒
Defensive driving	❒	Student with good grades	❒

Worksheet W-10.3

Destination Driving Activity

The goal of this activity is to prepare a thirty-minute lesson that would allow the driver to demonstrate the driving skills acquired during the class time to a parent and/or to an instructor.

The student will:

- Develop a driving route using a local map.
- Time the driving route to complete all activities within 25 to 30 minutes.
- Calculate the mileage required to complete the route.
- Calculate the gas mileage of the vehicle assuming a rate of 20 miles to a gallon.
- Calculate the costs of the driving route at a rate of $0.32 per mile.
- Provide a self-assessment sheet to the instructor after completing the route.
- Start and stop the driving route at the local school.

Draw or attach the route on the sheet provided for this activity...

What is the actual driving time of this route? _____

What is the actual mileage from start to stop on this route?

Starting Odometer Mileage _____

Finishing Odometer Mileage _____

Total Route Mileage _____

What is the fuel mileage for this route? _____
(You may assume 20 mpg or place actual fuel mileage.)

What is the total costs of this trip @ $0.32 per mile? _____

Attach the self-assessment sheet or complete the one attached to this guide.

Worksheet W-10.3
...continued

Name _____

Draw the driving route on this sheet or attach a map to this sheet...

SLS-10.1

Simulation Laboratory Session

Suggested Titles: **"Evasive Action Skills" (DORON Video or Laserdisc)**
"Crash Avoidance II" (DORON Video or Laserdisc)
"Avoiding Collisions" (SSI Safe Driver Training Series)
"Testing Driver Performance II" (SSI Safe Driver Training Series)

Learning Goals: **The student demonstrates comprehension of speed control and vehicle positioning in lane which will increase student's ability to position vehicle for complex risk maneuvers.**

Performance: **Performances are based on the simulation video used for this section. Demonstrate the correct position for vehicle control.**

Assessment: **Instructor records assessment of speed, positioning, and techniques on the district on-street records form. Student assessment of simulation activities may also be added to the student portfolio.**

Instructor Activities	Student Driver Activities	Materials Needed and Notes

Notes

Module Assessment MA-10.1

Module Assessment

Please do not write on the test. Select the best answer and place the appropriate letter (A, B, C, D) on the answer sheet provided.

1. Which of the following is NOT a factor in buying a vehicle?

   A. Purchase price
   B. Insurance costs
   C. Fuel costs
   D. Heating costs

2. When deciding what type of vehicle to buy, which factor is important to consider?

   A. Purchase price
   B. Safety features
   C. Operating costs
   D. A, B, and C are all important

3. When financing a vehicle, the higher the interest rate for the loan:

   A. The higher the monthly payment will be
   B. The lower the monthly payment will be
   C. The interest rate makes no difference in the monthly payment
   D. The interest rate should not be considered in the loan

4. Maintenance costs to consider when buying a vehicle include all but the following:

   A. Cost of tires
   B. Cost of oil and transmission fluids
   C. Cost of repair parts
   D. Cost of fuel

5. Which of the following are examples of options you can purchase on a vehicle that would increase the cost of a vehicle?

   A. Seat belts, head rests, and padded dashboard
   B. Steering wheel, brake pedal, and gas pedal
   C. Compact disc player, air conditioning, and custom wheel covers
   D. A, B, and C are all options

6. When buying a used vehicle, it is important to check the:

   A. Tires
   B. Brakes
   C. Frame
   D. A, B, and C are all important checks.

7. Test driving any vehicle you are about to buy is important. The test drive can tell you if the vehicle has problems with:

   A. Steering, brakes, and suspension.
   B. A burned out headlight.
   C. A broken taillight.
   D. Fluid leaks under the vehicle.

8. Conserving Virginia's natural resources is important. What habits can you practice that will help conserve fuel and reduce harmful emissions?

   A. Accelerate smoothly and brake gently.
   B. Keep your vehicle properly tuned.
   C. Both A and B.
   D. Neither A nor B.

9. Vehicles pollute our natural resources. The two things that cause the most pollution from vehicles are:

   A. Exhaust emissions and used motor oil dumped into the ground.
   B. Used spark plugs and old tires.
   C. Rusted cars and broken glass.
   D. Discarded radios and mufflers.

10. Riding in a carpool helps reduce pollution and protect natural resources by:

    A. Having more vehicles on the roadway.
    B. Having fewer vehicles on the roadway.
    C. Allowing drivers to drive faster.
    D. Allowing more vehicles to be purchased.

Module Assessment MA-10.1
Module Assessment Answer Sheet

Name _____ **Date** _____

Score _____

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

9. _____

10. ____

Notes

Module Assessment MA-10.1
Module Assessment Answer Key

1. D
2. D
3. A
4. D
5. C
6. D
7. A
8. C
9. A
10. B