

Texas Driver Education Classroom and In-car Instruction Model Curriculum

Module Ten

Texas Driver Responsibilities:

Making Informed Choices

- **INSURING VEHICLE**
- **PURCASING VEHICLE**
- **TRIP PLANNING**
- **TEXAS LITTERING CONCERNS**
- **DRIVER LICENSING**

SUPPLEMENTAL MATERIALS

Fact Sheet
Module 10

Fact Sheet F-10.1 Insurance Information and Facts

If bills are more than the other driver's policy will pay:

- Medical: File a claim for the difference against your uninsured/underinsured motorists coverage (UM/UIM). You also can file a claim against your health insurance.
- Auto Repair: File a claim for the difference (minus your deductible) against your collision or UM/UIM coverage.

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, the amount it would have sold for before the accident. This might be less than is owed on your 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's worth?

- Value of your car by the National Automobile Dealers Association Used Car Guide ("Blue Book").
- Make the adjuster aware of your car's condition and special features.
- Determine the value of a similar automobile in your area:
 - Contact several used car dealers.
 - Find 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 coverage issue after the appraisal takes place. You are required to pay for the appraiser and half of the umpire's costs.

Car Repair

Texas has a freedom of choice law that prohibits insurance companies from dictating a car repair shop or requiring parts of a particular brand, type, age, or condition.

Rent Car

- If the other driver was to blame, his or her liability insurance will pay for a rent 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 rent 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 your future medical treatment. You might want to consult an attorney before accepting a settlement. You have two years after the accident, under Texas law, to either settle your claim or file a lawsuit.

How long can my company take to pay my claim?

Texas' prompt-payment-of-claims law sets these deadlines for first party claims:

- The company must respond within 15 days after receiving your claim in writing. It probably will ask you to document your loss.
- After you submit any requested documentation, the company has 15 business days to accept or reject your claim.
- Once the company agrees to pay your claim, it must send your check or draft within five business days.

Fact Sheet
Module 10

Fact Sheet F-10.1 Insurance Information and Facts

- 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:

- Insurance company must explain in writing why it rejected your claim.
- Verify if the policy language supports denial of your claim.

What if the other driver refuses to tell you his insurance company?

- If police investigated, get the accident report.
- If an officer did not investigate, you can report the driver's refusal to the police. This could result in a report identifying the driver's insurance company. In addition, the DPS keeps files of forms, SR-22, naming insurance companies of people convicted of DWI or driving without insurance. You can learn if the other driver has an SR-22 by calling 512-424-2230. You can get the insurer information from the SR-22 by sending a *request for status*, along with the other driver's name and driver license number and a \$7.00 check or money order, to:

Safety Responsibility
Texas Department of Public Safety
PO Box 4087
Austin, Texas 78773-0001

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 coverages 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. For a copy of the Bill of Rights, call your insurance company or the TDI *Publications Order Line* at 1-800-599-SHOP (7467). In Austin, call (512) 305-7211.
 - Keep copies of correspondence sent and received. Write down information about your telephone conversations or in-person contacts, including the date, the name, and title of the person you spoke with, and what was said. Also, keep a record of your time and expenses.
 - Ask the company for the specific language in the policy that is in question. Find out if your disagreement is a matter of policy interpretation.
 - If necessary, be ready to negotiate to get a fair settlement.
 - Don't rush into making a settlement.

Auto Claims

- Auto policies may require you to make temporary repairs to protect your property from further damage.
- Don't make permanent repairs. An insurance company may deny a claim if you make permanent repairs before it inspects the damage.
- If possible, determine what it will cost to repair your property before you meet with the claims adjuster.
- Provide the adjuster with records of improvements made to your automobile.
- Ask the claims adjuster for an itemized explanation of your claim settlement offer. Ask which price guide the adjuster used in making his or her estimates.

Fact Sheet
Module 10

Fact Sheet F-10.2 Collision Reporting

Under Texas Vehicle Law, Sections 20-101 to 20-113, there are certain duties to be performed when a driver is involved in an accident involving bodily injury or death to another person.

STOP

- 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.
- 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 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.

Crash Scene Responsibilities

If you collide with another vehicle, a pedestrian, or someone's property, *YOU ARE LEGALLY REQUIRED TO FOLLOW SPECIFIC PROCEDURES*. All states require you to take these steps.

- Stop immediately.
 - Failure to stop is a serious offense.
 - Move your vehicle to the side of the road.
 - Do not leave your vehicle where it can block traffic unless it is so damaged it cannot be moved.
 - Turn off the ignition
 - If you damage a parked vehicle, try to find the owner. If you can't, write your name, address and phone number on a note. Leave the note under a windshield wipers.
 - Notify the police.
- Aid the injured.
 - Never move an injured person unless there is danger of fire or another collision.
 - Send for paramedics if anyone is seriously injured.
 - Administer basic first aid only if you have completed a certified first aid course.
- Prevent further damage.
 - Warn oncoming traffic with flares or reflectors placed at least 100 feet ahead of and behind the collision site (500 ft. away in high speed traffic).
 - If you do not have such devices, another person might stand in advance of the site and direct vehicles around the collision.
 - Do not put yourself or others in danger while directing traffic.
- Send for police.
 - You must call the police if anyone is injured or killed.
 - Texas law requires that a written report must be filed within 15 days with the Motor Vehicle Administration unless the accident is investigated by the police.
 - An accident report is not required to be filed when there is only property damage.

Fact Sheet
Module 10

Fact Sheet F-10.4 Buying a Vehicle

Items to Bring:

- Flashlight.
- Notepad.
- Copy of this list.
- Small magnet.
- Pen or pencil.

Tips

- 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 during the day, when you can see better than at night.
- Don't be afraid to ask the seller to help or 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 the tires on the roadway. For practice, inspect a vehicle you already own. Doing so will familiarize you with the process and also provide a reference point for vehicles you are considering for purchase.

Exterior Body

- Are seams where doors and fenders meet even and straight?
- 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.)

Fact Sheet
Module 10

Fact Sheet F-10.4 Buying a Vehicle

Interior

- 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?

Accessories

- Do all accessories, such as the heater, air conditioner, audio system, and alarm system operate fully? Test all functions of each.

Engine Compartment

- Are there signs of oil or fluid leaks?
- Run the engine at full operating temperature. Are there abnormal smells that might be 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?

Performance**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 engine diesel continue running when shut off?

Fact Sheet
Module 10 Fact Sheet F-10.4 Buying a Vehicle

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?

Financing can be arranged through the manufacturer, banks, credit unions, insurance companies or other lending agencies. Typically a down payment is required, with the remaining amount being financed for a certain length of time at a certain interest rate.

Purchase Price: \$12,000
Interest Rate: 7 percent
Length of time: Four years (48 months)

Formula for determining payment:

$$\text{Purchase price} \times \frac{\text{interest rate (7)}}{12} \times \text{length} = \text{monthly payment}$$

$$\begin{aligned} \$12,000 \times 7/12 \times 48 &= \text{monthly payment} \\ \$12,000 \times .58333 \times 48 &= \$287.36/\text{month} \end{aligned}$$

Total payback = 48 x \$287.36 = \$13,793.28

Learning to Read a Map. Maps are available from state and city offices, motor clubs, book stores 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 as a driver realizes that they have just missed or are about to miss their turn, has caused many crashes. Unfortunately many persons either do not take the time or do not know how to use a map.

Reading a Map. Maps typically contain a chart or legend that explains the markings and symbols used on the map. For instance:

- 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 index with number/letter coordinates.
- City maps have street and major points of interest index with number/letter coordinates. (With 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.)

Planning the Cost of the Trip. The basic costs to be anticipated for any trip include fuel, lodging, meals, and in many cases tolls. While there are wide variations in the cost of fuel, typical prices for regular unleaded at this time appear to range from about \$1.10 to \$1.25 per gallon. 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. 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) that you get with the vehicle you will be driving. For instance you find that you will be driving about 1,500 miles. Your car averages 22 MPG. $1,500 \div 22 =$ a little over 68 gallons of fuel. 68 gallons of fuel at \$1.20 per gallon = \$81.60.

In addition to these costs, there are others such as admission to theme or recreation parks or shows etc. that you plan to visit. 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.

Preparations. 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, brake, 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 owners manual or "B" post.]
- Soft items only within passenger compartment, i.e. pillows and or blankets.
- Car-top carriers raise center of gravity, adversely effect 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. (Normal average 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 one 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 "down time" between 1 and 5 p.m. and plan to take a break during that period.
- If crossing a desert area, plan to do so in the cooler morning hours.
- 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 where and how to reach you in an emergency.
- Be prepared to pay any large repair bill in case of a vehicle breakdown.

Remember to take:

- An extra set of keys.
- Insurance infirmation.
- Money for expected and unexpected travel expenses.
- Vehicle owner's manual.
- Maps of local areas you plan to visit.
- Determine approximate cost of fuel, meals, lodging, and entertainment.

Get a good night's sleep the night before you start on any trip.

Fact Sheet
Module 10 Fact Sheet F-10.6 Texas Littering Laws

Texas Transportation Code

CHAPTER 725. TRANSPORTATION OF LOOSE MATERIALS
SUBCHAPTER A. GENERAL PROVISIONS**Sec. 725.001. Definitions.**

In this chapter:

- (1) "Load" means a load of loose material.
- (2) "Loose material" means material that can be blown or spilled from a vehicle because of movement or exposure to air, wind currents, or other weather. The term includes dirt, sand, gravel, and wood chips but excludes an agricultural product in its natural state.
- (3) "Motor vehicle" has the meaning assigned by Section 621.001.
- (4) "Public highway" includes a public road or street.
- (5) "Semitrailer" has the meaning assigned by Section 621.001.
- (6) "Trailer" has the meaning assigned by Section 621.001.
- (7) "Vehicle" has the meaning assigned by Section 621.001.

Acts 1995, 74th Leg., ch. 165, Sec. 1, eff. Sept. 1, 1995.

Sec. 725.002. Applicability.

This chapter applies to any motor vehicle, trailer, or semitrailer operated on a public highway except:

- (1) a vehicle or construction or mining equipment that is:
 - (A) moving between construction barricades on a public works project; or
 - (B) crossing a public highway; or
- (2) a vehicle that is operated at a speed less than 30 miles per hour.

Acts 1995, 74th Leg., ch. 165, Sec. 1, eff. Sept. 1, 1995.

Sec. 725.003. Offense; Penalty.

- (a) A person or the person's agent or employee may not load or transport loose material in violation of this chapter.
- (b) A person, excluding this state or a political subdivision of this state but including an agent or employee of this state or a political subdivision of this state, commits an offense if the person violates Subsection (a).
- (c) An offense under this section is a misdemeanor punishable by a fine of:
 - (1) not less than \$25 or more than \$200 for a first conviction; and
 - (2) not less than \$200 or more than \$500 for a second or subsequent conviction.

Acts 1995, 74th Leg., ch. 165, Sec. 1, eff. Sept. 1, 1995.

SUBCHAPTER B. REQUIREMENTS FOR TRANSPORTING LOOSE MATERIALS**Sec. 725.021. Containing Loose Materials.**

- (a) A vehicle subject to this chapter shall be equipped and maintained as required by this section to prevent loose material from escaping by blowing or spilling.
- (b) A vehicle bed carrying a load:
 - (1) may not have a hole, crack, or other opening through which loose material can escape; and
 - (2) shall be enclosed:
 - (A) on both sides by side panels;
 - (B) on the front by a panel or the vehicle cab; and
 - (C) on the rear by a tailgate or panel.
- (c) The load shall be covered and the covering firmly secured at the front and back, unless the load:
 - (1) is completely enclosed by the load-carrying compartment; or
 - (2) does not blow or spill over the top of the load-carrying compartment.
- (d) The tailgate of the vehicle shall be securely closed to prevent spillage during transportation.

Acts 1995, 74th Leg., ch. 165, Sec. 1, eff. Sept. 1, 1995.

Sec. 725.022. Maintaining Non-Load-Carrying Vehicle Parts.

- (a) Loose material that is spilled because of loading on a vehicle part that does not carry the load shall be removed before the vehicle is operated on a public highway.
- (b) After the vehicle is unloaded and before the vehicle is operated on a public highway, residue of transported loose material on a vehicle part that does not carry the load shall be removed from the vehicle part.

Acts 1995, 74th Leg., ch. 165, Sec. 1, eff. Sept. 1, 1995

Other Statutory Authority in Health and Safety Code

Sec. 342.001 Stagnant Water

Cities can impose fines on the owners of premises where stagnant water is found.

Sec. 342.004 Weeds and Rubbish

Cities can require that lots be kept free of weeds, rubbish, brush, and other unsanitary matter.

Sec. 342.008 Weeds and Rubbish

Cities can cut down or control weeds that are taller than 4 feet and that are an immediate danger to the health or safety of people.

Sec. 343.0111

Outside of cities, counties can require the cleanup of refuse on land owned by the county, a special district, or on utility easements.

Sec. 361.225-.235 Solid Waste Disposal Act

Cities and counties can sue, with the state, to enforce landfill regulations.

Fact Sheet
Module 10

Fact Sheet F-10.7 Being Responsible for Litter in Texas

Tips for Citizens

Law enforcement personnel are not the only people who can put an end to littering and illegal dumping. Citizens can take an active role in putting an end to these crimes by teaming up with local officials.

Always dispose of your own litter properly. Never dump debris directly into a dumpster—always place debris in bags and secure with twist ties before depositing.

Report any illegal dump sites to your local or county litter abatement or environmental health department.

Report to your local law enforcement agency license plate numbers of any vehicles you see transporting trash without a tarp (cover) or actively dumping trash or waste.

Do not transport unsecured debris in the back of your own vehicle. If it blows out, it becomes litter.

Spread the word to friends and neighbors that illegal dumping is a crime.

Write or call your local or county elected officials and let them know that litter and illegal dumping in your community are major concerns.

People are not as likely to litter an area that is clean. Organize volunteer cleanups of illegal dump sites and participate in volunteer programs such as:

Adopt-a-Highway
512-486-5904

Adopt-a-Beach
1-800-852-3224

Keep Texas Beautiful
1-800-CLEANTX

Invite your local officials to speak to your neighborhood association or other organizations about the litter law and illegal dumping problems in your area.

The **Texas Natural Resource Conservation Commission (TNRCC)** has information on grant programs to assist local governments in their efforts against illegal dumping and littering. For more information call: 512-239-6660.

To determine cubic yards:

seven 30-gallon trash bags = one cubic yard

202 gallons = one cubic yard

bed of an average pickup truck, filled level = two cubic yards

four 55-gallon drums = one cubic yard

Dumpsters are sized according to how many cubic yards they hold.

Texas Driver Education Classroom and In-car Instruction Model Curriculum

Module Ten

Texas Driver Responsibilities:

Making Informed Choices

- **INSURING VEHICLE**
- **PURCASING VEHICLE**
- **TRIP PLANNING**
- **TEXAS LITTERING CONCERNS**
- **DRIVER LICENSING**

WORKSHEETS

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 choose. 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? Texas' 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. Texas law requires liability insurance.

Bodily Injury (BI) Liability Per Person/Per Accident

- | | |
|---|---|
| <input type="checkbox"/> \$20,000/40,000 (Minimum Required by Law) | <input type="checkbox"/> \$25,000/50,000 |
| <input type="checkbox"/> \$50,000/100,000 | <input type="checkbox"/> \$100,000/200,000 |
| <input type="checkbox"/> \$100,000/300,000 Property Damage (PD) Liability | <input type="checkbox"/> \$15,000 (Minimum Required by Law) |
| <input type="checkbox"/> (other)_____ | |

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.

- | | |
|---|--|
| <input type="checkbox"/> \$20,000/40,000 | <input type="checkbox"/> \$25,000/50,000 |
| <input type="checkbox"/> \$50,000/100,000 | <input type="checkbox"/> (other)_____ |

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

- | | |
|------------------------------------|-----------------------------------|
| <input type="checkbox"/> \$500 | <input type="checkbox"/> \$1,000 |
| <input type="checkbox"/> \$2,500 | <input type="checkbox"/> \$5,000 |
| <input type="checkbox"/> \$10,000 | <input type="checkbox"/> \$25,000 |
| <input type="checkbox"/> \$50,000 | <input type="checkbox"/> \$75,000 |
| <input type="checkbox"/> \$100,000 | |

Worksheet W-10.2 Auto Policy Review

Name _____

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 & 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:

- Multi-car
- Driver education
- Alcohol/drug awareness
- Anti-theft devices
- Passive restraints (airbags, automatic seatbelts)
- Defensive driving

Optional Discounts:

- Anti-lock brakes
- Student away at school
- Policy Renewal
- Age/mileage
- Cars with automatic daytime running lights
- Student with good grades

FAQ - *Automobile Insurance Made Easy*, published by the Texas Department of Insurance

1. Do I get a discount if I take driver education?
2. My parents are going to buy me a car for graduation. Would it be better to put the title in their name or in mine?
3. I'm going to college in another state, and my car is registered in Texas. Am I still covered by my (or my parents') Texas policy?
4. I'm enlisting in the military after high school. Does my Texas policy still cover me if I'm stationed in another state?
5. My teenager just received his driver license (or learner permit). Do I have to put him on my policy?
6. Can the insurance company raise my premium from the date my daughter/son received her/his learner permit or license?
7. My parents want to add me to their insurance policy, and their company is telling them it won't renew their policy. Can the company do this?
8. My teenager is going away to college, and I want to remove her/him from my policy. Can my company force me to keep her/him on the policy?
9. Does my teenager have to be rated on the most expensive vehicle?
10. My 20-year-old son no longer lives with me. The company still wants to have him on my policy. What can I do to take him off the policy?
11. Can I purchase a non-owner policy for my teenager and exclude him/her from my policy?

Texas Driver Education Classroom and In-car Instruction Model Curriculum

Module Ten

Texas Driver Responsibilities:

Making Informed Choices

- **INSURING VEHICLE**
- **PURCASING VEHICLE**
- **TRIP PLANNING**
- **TEXAS LITTERING CONCERNS**
- **DRIVER LICENSING**

EVALUATIONS AND ASSESSMENTS

MA-10.1, Making Informed Choices

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 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 Texas' 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.
11. The type of insurance protection that is required in Texas is _____.
- A. personal Injury.
 - B. liability.
 - C. collision.
 - D. comprehensive.
12. What are the economic costs associated with litter in Texas?
- A. \$ 8 million per year.
 - B. \$ 12 million per year.
 - C. \$ 24 million per year.
 - D. \$ 32 million per year.

**MA-10.1 Making Informed Choices
Answer Sheet**

Name:

Date:

Score:

1. A B C D

7. A B C D

2. A B C D

8. A B C D

3. A B C D

9. A B C D

4. A B C D

10. A B C D

5. A B C D

11. A B C D

6. A B C D

12. A B C D