



DEFENSIVE DRIVERS DISCOUNT

6-Hr. New York Point Insurance Reduction Program

STUDENT WORKBOOK

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“Facts for Consumers”

{Point & Insurance Reduction Program}

The Point & Insurance Reduction Program (PIRP), approved by the Department of Motor Vehicles, is available through private companies or corporations, called "course sponsors," throughout New York State. Each qualifying course must meet strict standards for the safe driving information presented and program effectiveness. If you complete an approved PIRP course:

1. It will help refresh your driving knowledge with a review of time-tested safe driving tips and an overview of today's vehicle and traffic laws.
2. You may be eligible to reduce as many as four (4) points on your driving record. The DMV computer will automatically note your eligibility to receive the reduction.
3. If you are the principal operator of a motor vehicle, you will receive a minimum 10% reduction in the base rate of your automobile and motorcycle liability and collision insurance premiums each year for three years.

QUESTIONS AND ANSWERS ABOUT...

The Course

Q. How much time does the PIRP course take, what is it like, and what does it cost?

A. Each course is at least six hours long and is presented in one or more classroom sessions. (Note: The motorcycle safety/accident prevention courses take substantially longer.) Essential information about traffic safety issues such as driver attitude and behavior, defensive driving techniques, and the Vehicle & Traffic Law must be presented in each course. Additional content, approach, materials and fees vary from one "sponsor to another. No formal testing is required to complete the course. For information on where to attend a course, consult your local telephone book under "Driving Instruction" or equivalent sections. You may also contact one of the program sponsors presented in the DMV publication, "[List of Course Sponsors](#)" (C-31), available at any state or county motor vehicle office and by request from DMV Call Center and the DMV Internet Office.

Point Reduction

Q. After I complete the PIRP course, how do I receive the point reduction?

A. The PIRP sponsor will notify the DMV within ten weeks after you complete the course. A notice will then be entered on your driving record, and the DMV computer will automatically reduce your active point total by up to four points. **Important: Completion of a course under the "Point & Insurance Reduction Program" does not remove, delete, subtract, or erase any violation, conviction, or notice of original number of points from your driving record.** Even after you complete the course, most violations, conviction and points assessed will continue to show on your driving record for up to four years. Violations and convictions involving drugs or alcohol will remain on your driving record for ten years. "Point reduction" means the DMV will not count up to four points on your driving record toward license revocation or suspension.

Q. How do I know my driving record shows my PIRP course completion?

A. If you need to verify the course completion has been entered on your record, you may request a copy of your driving record from the DMV. To do so, you must complete a "Request for Driver and/or Vehicle Record Information" ([form MV-15](#)), available at any motor vehicle office. You may also download this form from the DMV website. If your course completion is not noted on your driving record more than ten weeks after you completed it, contact the course sponsor.

Q. What effect does point reduction have on my license and driving record?

A. Point reduction applies only to points assessed for violations that occurred within the eighteen months immediately before course completion. It does not affect points for earlier violations and cannot be used as "credit" against future violations or points.

Point reduction cannot reduce your point total lower than zero.

If your license has already been revoked, suspended, or if a violation hearing has already been scheduled, point reduction will not affect that action.

Point reduction does not prevent or cancel a mandatory revocation or suspension for violations such as DWI, DWAI, or three speeding violations within 18 months.

Points may be reduced only once in any 18-month period. The DMV point system and insurance company "point" systems are separate and not related. Point reduction on your driving record does not affect points assigned by your insurance company for violations and accidents.

Completion of a course under the "Point & Insurance Reduction Program" also cannot prevent or reduce the calculation of points affecting a "Driver Responsibility Assessment." The most recent information about the "[Driver Responsibility Assessment](#)" program is available from the DMV Internet Office.

Insurance Reduction

Q. After completing the PIRP course, how do I receive the insurance reduction?

A. The course sponsor should mail you a completion certificate within 45 days after you complete the course. If you present your certificate to your insurance company or agent within 90 days after course completion, your liability and collision premium reduction will begin immediately retroactive to the date you completed the course. If you present your certificate more than 90 days after course completion, the insurer may issue the premium discount effective from the date presented. If you do not receive your certificate within eight weeks after completion, immediately contact the program sponsor. You may take the course once every 36 months to maintain insurance reduction benefits.

Q. Will the PIRP course prevent my insurance company from raising my premiums?

A. No. Insurance reduction does not prevent general premium increases, or premium increases due to violations or accidents. It provides a 10% reduction for three years, from the base rate of your current liability, no-fault and collision premiums.

Q. What if more than one person named on a policy completes the PIRP course?

A. The insurance premium reduction applies to all motor vehicles principally operated by the motorist who completes the course. The discount can be applied to only one driver for each covered vehicle.

Q. If I complete a DMV approved motorcycle safety/accident prevention course, does the insurance reduction benefit extend to my automobile coverage?

A. Yes. The reduction applies to the liability and collision insurance premiums for both your motorcycle and automobile.

Q. Will youthful operators and drivers participating in assigned risk pool receive the insurance premium discount?

A. Yes. Any insured driver who is the principal operator and completes a Point & Insurance Reduction Program course will receive the discount.

Q. If a youthful operator is already receiving a driver education discount, will the PIRP discount also be applied?

A. Check with your insurance company or agent to find out if both discounts will be given at the same time.

DMV Point System Summary

The following table shows the point values assigned to moving traffic violations. The "points" are assessed against your driving record based on the date you committed the violation, not the date you were convicted in court. If you accumulate 11 or more points in 18 months, you will be called to a DMV hearing, after which your license may be suspended or revoked. You will be offered the option of waiving the hearing or accepting a definite period of suspension.

Some license revocations and suspensions are mandatory and do not depend on points. These include three speeding violations within 18 months, and convictions involving alcohol or drugs.

For more information about license suspensions and revocations, please refer to the publication "[Suppose Your License Were Taken Away](#)" (C-12), available at any motor vehicle office.

Violation	Points
Speeding (MPH not specified)	3
Speeding (MPH over posted limit)	3
1-10	
11-20	4
21-30	6
31-40	8
More than 40	11
Reckless Driving	5
Failing to stop for a School Bus	5
Inadequate breaks	4
Following too close (tailgating)	4
Improper passing; unsafe lane change; driving left of center; or driving wrong direction	3
Violation involving traffic signal, stop or yield sign	3
Failing to yield right of way	3
Railroad crossing violation	3
Leaving scene of incident involving property damage Or injury to a domestic animal	3
Safety restraint violation involving person under 16	3
Inadequate brakes (while driving employer's vehicle)	2
Any other moving violation	2
Use of portable electronic devices	5

Section 1. TRAFFIC CRASH PROBLEM – MAGNITUDE AND FACTORS

SOCIETAL AND PERSONAL LOSSES FROM TRAFFIC CRASHES (QUANTIFIED).

In the United States of America, the car is critical to the way people live and work. People have become less stationary, more successful and creative, yielding greater wealth in the last 100 years than they did during the century before. However, with the good also comes the bad. This is the number one reason for the death of 3 to 33-year old (based on 2007 data) and costs every American \$230.6 Billion per year.

Of the crashes that occurred in 2009, more than 6 million collisions occurred where the speed limit was posted at 55 mph or higher. These crashes produced 21% of the total cost for damage to property. Most of these crashes occurred because one car was too close to the vehicle in front of them or were “riding their bumper”. Traffic crashes that take place in the urban environments occur because one driver isn’t paying close enough attention to the vehicles around them when they change lanes, run red lights or committing “jackrabbit” starts before the intersection is cleared.

Another growing cause of collisions in America and in New York is distracted driving. How many times have you seen someone driving while doing something else; shaving, putting on makeup, eating, talking on a hand-held communication device, texting or whatever? People are doing all sort of things except driving.

What are the numbers of deaths per year from vehicle collisions?

What are the numbers of injuries per year from vehicle collisions?

How do we pay for all of this damage?

CONTRIBUTION OF DWI AND OTHER HAZARDOUS ACTS (QUANTIFIED)

People like to have a good time, and sometimes, they believe that a good time can occur when alcohol is present. However, driving under the influence of alcohol makes driving a motor vehicle far more dangerous than it need be. Driving while intoxicated or driving while impaired of other drugs is just as dangerous.

The person driving a motor vehicle is always required to be focused. They always need to be cognizant of the driving environment around them. Hundreds of times per mile, they make decisions that affect their lives. Introducing alcohol and other drugs into the decision mix while driving is a recipe for disaster because the whole process of thinking and analyzing is distorted. Your mind may slow down or speed up causing you to put yourself and others into a very dangerous situation that you have no wish to be in. It could lead you to make a decision that could kill you.

In the United States, the public cost of alcohol-induced traffic incidents is estimated to be around \$114.3 billion. This includes \$51.1 billion in monetary costs and roughly \$62.3 billion in life losses. The driver is not the only one financially affected in these situations; people other than the drunk driver pay around \$71.6 billion for alcohol- related crashes.

There are many factors related to drunk driving that people do not realize at the time of conviction. Some drunk driving-related fees include court costs, attorney fees, bail fees, driving under the influence education programs, and car towing or impounding. The aforementioned mandatory drunk driving education program can cost between \$1,500 and \$2,500.

In all 50 states, a driver temporarily loses his or her driver's license after violating drunk driving laws. This means the offender has to rely on other methods of transportation, which can take a toll financially. There is also a \$250 reinstatement fee that must be paid before a driver can return to full driving privileges.

Many states order offenders to have a car ignition interlock device installed inside their cars. An ignition lock is a machine that is connected to a car's ignition and checks the driver's blood alcohol content level. The driver has to blow into the machine to start the car and do so from time to time while the engine is running. If alcohol is detected, the car does not

start. If a driver fails the test while the car is in motion, the vehicle's horn will honk, or the lights will flash to get the attention of nearby police on patrol. This device can cost as much as \$200 to install and \$80 per month to maintain, which is of course billed to the offender.

Offenders continue to pay for their actions many years after a DWI/DWAI incident. It is estimated that in the five years following a drunk driving conviction, an offender's car insurance bill can increase by \$5,000 to \$10,000. Such an offense can also lead to the loss of a job, especially if an offender's job revolves around driving a motor vehicle.

The costs associated with a DWI/DWAI conviction vary from state to state, but they almost always run into the thousands of dollars. It is estimated that the minimum cost to a driver for his or her first DWI/DWAI conviction in the state of New York is \$9,500. A Texas Department of Transportation survey revealed that the total cost of a drunk driving arrest and conviction, even if there wasn't an auto accident, ranges from \$9,000 to \$24,000.

This does not include the costs related to Social Security Disability. Estimates run as high as 60% of Social Security clients are related to car/truck/motorcycle crashes. This adds billions of dollars to the cost.

How much does it cost when a person survives a collision, which is alcohol-related?

Alcohol and other drugs have what effect on vehicle crash?

What else affects the outcome of how safely we drive?

Per NHTSA, in 2009, 10,591 people died in the United States because of speeding collisions. Those deaths equated out to be about 31% of the total number of deadly collisions. In 2009, collisions as a result of speeding cost about \$40.4 billion dollars or \$78,865 per minute or \$1,281 per second.

Just about anything else that people do other than drive in their motor vehicles impacts the driving environment. Can you name some of these events?

What is Aggressive Driving and what is its impact on driving?

Ask yourself, do I commit any or all of these violations when I drive, AM I AN AGGRESSIVE DRIVER?

So, ask yourself, do I know someone like this? Is it me?

Section 2. CRASH DYNAMICS

EFFECT OF SPEED ON FORCE OF IMPACT

The faster you go the greater the force of impact will be if you are in a crash. This crash could damage or destroy your vehicle and injure or kill you or someone that you care about.

Does anyone know how speed affects the force of impact of a car crash?

Does anyone know how many collisions take place in a car crash?

Does anyone know what the three collisions are that occur in a car crash?

Let's say a car traveling at 35 miles per hour hits a bridge abutment. Does anyone know how long it takes to unload the kinetic energy of the car into the bridge abutment, the vehicle occupants and any article inside of the vehicle?

CONCEPT OF 2ND COLLISION (PEOPLE AND OBJECTS INSIDE THE VEHICLE)

During the crash of a car, two crashes will actually take place. Not only will the car come in contact with another object, but a second collision will take place on the inside of the vehicle. Everyone knows about the first crash because that is the one people will be seeing. The second collision occurs when you fly forward and strike the steering wheel or the windshield, if you aren't wearing your safety belt. If you are wearing a safety belt, then you will strike against it. Something that we never think about while we're driving: anything that we put into the car unsecured will fly inside the car until it comes in contact with something, you, me, the windshield, etc.

During the crash, what is happening?

ENERGY ABSORPTION IN RELATION TO VEHICLE DESIGN, DIRECTION OF IMPACT

Kinetic Energy is the energy with which an object possesses due to its motion. Kinetic Energy you will remember is called the energy of motion and is the energy that you "carry" around in yourself and in your car. This energy is the energy that is liberated by the car crash that can injure or kill you.

During a car crash how is the Kinetic Energy expended from or by the vehicle?

What difference does the direction of the crash make to the car, if the vehicle frame and bodywork are designed to dissipate the Kinetic Energy in the collision?

Section 3. CRASH PREVENTION TECHNIQUES

SCANNING, INCLUDING DISTANCE GUIDELINES, ADAPTATION TO SURROUNDINGS

Motor vehicle operators are subject to a lot of interruptions inside and outside of the vehicle. Each of these interruptions has the opportunity to lower the focus of the driver. Daydreaming, using portable fax machines, calling your friends on the cellular telephones, listening to a book or your "tunes" on the compact disc player or dealing with tired or bored children are just some of the examples of what can help the driver lose their focus on the driving task. If left on their own, these distractions could take the focus of the driver over their focus on other vehicular traffic. As per the NYS Drivers Manual in New York State, it is illegal to use portable electronic devices, such as cell phones and smart phones to send text messages or emails while driving. The penalty for a violation of this law is 5 points and it is a primary offense.

Driving requires a lot of focus on the road ahead. Dangerous drivers, road hazards, emergency vehicles, people crossing the road, animals and billboards all constitute distractions to the everyday driver. Yet, these are just a few of the sights that can lead to someone taking their mind off what they are doing. No one is saying you can't enjoy a beautiful ride in the country and enjoy the scenery. You are simply being reminded not to let the scenery interfere with good safe driving practices and should stay focused on the road.

As you drive, you should change the way that you look at the various items conducive to good safe driving. Understanding that you won't have "lock-down" focus 100% of the time, you should nevertheless keep yourself from letting your eyes and mind-wander, lest they miss a possible dangerous situation. Drivers need to condition themselves to look forward, at least, 2 seconds scanning for obvious hazards. They should scan forward an additional 10 – 12 seconds down the road for future dangers coming along.

Driving in upstate New York is different than driving in New York City. In the rural area, you determine the 10 – 12 seconds distance by first choosing a fixed object. Next, start counting (one thousand and one, one thousand and two, etc.), stopping at ten or twelve. This gives you an visual idea of how much distance you need.

Driving in New York City, the distance will be about 0.25 miles. This is because of the slower speeds associated with stop and go traffic. However, you still use the exact same scanning technique as in upstate New York. The point of this is to help you to see and analyze possible danger in front of you: construction workers who are not paying attention, a tire blowout two cars in front of you and other dangers. This will give you the time necessary to avoid the danger and continue to drive on your way safely. At least twice a minute, you should check the speed you are going at and look into the rear-view mirror. This will give you an idea as to the speed you're traveling at and how the other motor vehicles are aligned in relationship to your vehicle.

How do vehicle drivers actively search around their vehicle?

FOLLOWING DISTANCE, INCLUDING 3-SECOND MINIMUM, WHEN TO INCREASE AND DEALING WITH TAILGATERS

Driving on the roads of the world will allow us to interact with millions and millions of people. How we deal with them will determine where we go: to the hospital or safely home. This part of the class talks about: How to drive through traffic, the 3-second rule, when to increase our following distance and what to do about tailgaters.

How do you drive through traffic?

What is the 3-second rule and other safe distances?

What to do about tailgaters?

STOPPING DISTANCE IN RELATIONSHIP TO SPEED

Twenty-five feet is the normal distance it takes for a car traveling 20 mph to stop. Vehicles, such as heavy trucks, will take a longer period of time and distance to stop because the forward momentum of the weight is more than that of the smaller cars. Therefore, it is very important to have enough distance in between you and the vehicle in front of you. This is the best braking device.

The major causes of crashes in the United States are tailgating, driving at a higher rate of speed than what is posted and driving carelessly. Like with the distance between two vehicles, you need to vary your speed to coincide with the driving conditions you are in. Some of the conditions you need to be aware of are:

- The current speed of the vehicle in relation to the posted maximum speed limit
- The driver's visibility (clear windshield, type of traffic, type of road being driven on, weather, traffic density)
- Scenery (trees blocking view around corners)
- And the traction of your tires on the road (type of road being driven on, condition of the road, tires [inflation and condition], weather and various road hazards [oil spill, remains of tires, people walking along the road, etc.]).

All of these variables are factored into the distance it takes for your vehicle to stop safely.

What are the elements to the vehicle stopping distance?

ENVIRONMENTAL HAZARDS, INCLUDING RAIN, SLICK ROADS, STANDING WATER, FOG AND WIND

Once you are driving along the road, you should be acutely aware of the environment. The highways and byways of the United States are designed and built for safety. The speed limits on these roads are determined by such things as the community the road is in, the amount of traffic flow over the road, number of intersections and the distance between them, the width of the road, the type materials used on the road and the angle of banking of the turn.

We need to have constant vigilance while driving through any type of environment nature and man can provide. In this section, we are going to discuss the effects of weather on driving and how to drive in various types of weather environments.

What are the effects of the weather on driving?

How do you drive in high winds?

How do you drive in wet weather?

What is the most difficult season to drive in?

Why? _____ , _____ and _____

How do you drive in fog?

What should you do if your vehicle goes into a skid?

VEHICLE EMERGENCIES, INCLUDING TIRE FAILURE, BRAKE FAILURE AND LOSS OF POWER STEERING

Emergencies ALWAYS occur at the worst possible time: You're late, you need to get to the airport, it's a two-hour drive and you've got 2 ¼ hours until your flight starts to board. Driving each day will give you hours and hours of boredom, with a few seconds of sheer horror. Now we will talk about working through those emergencies.

Emergencies can occur very quickly, a mere fraction of a second. The following are guidelines to help you handle an emergency on the road.

In a true emergency situation and you need law enforcement, fire or medical assistance you should use the New York State's emergency notification system by dialing 911.

If the car breaks down, what do you do?

If the brakes are wet, what do you do?

If a tire blows out, what do you do?

If the brakes fail, what do you do?

If the power steering fails, what do you do?

SHARING THE ROAD, INCLUDING SPECIFIC INFORMATION ON MOTORCYCLES, LARGE TRUCK VISIBILITY LIMITATIONS, BICYCLISTS AND PEDESTRIANS

Many people use the highways, byways, roads and streets of this country. Sharing the road with all of them is extremely important if we want to get to the destination safely. At any one time during the day, millions of people are out on the road. They don't need to be driving a car either. They can be walking, riding on a bicycle, riding a motorcycle, driving a car or light truck, or driving a large truck. The responsible driver needs to handle all types of situations and cooperate with the other people on the road so that all can get to their destinations in a safe manner.

When people are walking along the side of the road, what should a driver look for?

On what side of the road should a person walk if no sidewalks are available?

Are bicyclists subject to the same laws as Motor Vehicles?

Because of this, do they get to use the road like motor vehicles?

When motorcycles are on the road, what should a driver look for?

When driving next to large vehicles (18-wheel tractor trailers, buses, etc.) how should a driver react?

PASSING, INCLUDING NECESSARY CLEAR DISTANCE AND PROHIBITIVE SITUATIONS

Situations come up as we are driving down the road. The vehicle in front of you is going too slow and you need to pass them. You need constant vigilance when you're driving, especially now that you want to pass someone. The driver has a lot of items they must consider for before they pass someone.

When passing a car, what does the driver think about?

What safety measures does a good safe driver use before and during the passing of another car?

What's the big deal about changing lanes?

What circumstances keep you from passing another vehicle?

RIGHT OF WAY, INCLUDING THE CONCEPT THAT NO DRIVER CAN CLAIM THE RIGHT OF WAY AND WHAT TO DO WHEN TRAFFIC SIGNALS MALFUNCTION

Collisions occur. Unfortunately, they happen because someone or some people don't know who should yield the right of way. We are going to discuss this, and perhaps, help you avoid this situation while you drive.

What determines the right of way?

The Right of Way: Do you take it?

What should I be worried about at an intersection?

What should I worry about when making a turn?

If a traffic signal isn't working right, then what happens?

SPEED ADJUSTMENT IN RELATIONSHIP TO SURROUNDINGS, INCLUDING SCHOOL AND WORK ZONES

Drivers need to be aware of the area around them, not just in traffic, but the surrounding area the roads go through. School zones and building sites are areas the driver should be extremely focused.

At what speed do you travel?

Near a Work zone, what should the driver be paying attention to?

Near a playground or school zone, what should the driver be paying attention to?

What needs to be thought about when choosing the speed of the car or truck?

What is the penalty if the driver speeds in a construction or school zone?

RAILROAD CROSSINGS

Trains coming into a railroad crossing are big, loud, make the ground shake, are protected by gates and flashing lights and travel on a stationary set of steel tracks that are obviously noticeable. Yet, people are still killed at railroad intersections in New York. Talk about an avoidable collision.

Railroad Crossing – what should you do?

Can I figure out the number of tracks that are at a railroad crossing?

Why do you stop in the designated point in front of the railroad crossing?

What do you not do at a railroad crossing?

What should you do if the vehicle stalls at a railroad crossing?

Section 4. DWI/DWAI PREVENTION

A: Effect of alcohol and other drugs on driver capabilities, including judgment, vision, reaction time and the order in which these effects occur.

Alcohol acts as a depressant on the central nervous system. Alcohol depresses the general and specific functions of your brain and body. There is no safe amount of alcohol to consume and drive, even the first sip of alcohol renders you too impaired to drive.

What is a Controlled Substance?

Does alcohol affect the reaction time of a driver?

What are some of the effects of alcohol on the central nervous system?

What other types of drugs can impact driving?

RELATIONSHIP OF AMOUNT OF ALCOHOL CONSUMED TO BAC, INCLUDING EMPHASIS ON IMPAIRMENT BEGINS BEFORE THE ILLEGAL PRESUMPTIVE LIMIT, EQUIVALENCE OF DIFFERENT TYPES OF ALCOHOL BEVERAGES

When a driver (for instance, you) drinks alcohol, the amount of alcohol that stays in the body gets larger with every drink that you have. The longer you drink the higher the amount of alcohol that is accumulated in your body. As we stated earlier, you are unsafe to drive at the first sip of alcoholic beverages and the only thing that sobers you up is time. It takes your liver about one hour to remove one drink from your body.

What is BAC?

What is a DWI?

What is a DWAI?

What is a DWAI-Drug?

Can the state test me for being under the influence when I drive?

Can you be convicted of a DWI with a BAC of less than the presumptive limit of .08?

I only drink beer, how can that impair my driving ability?

LEGAL CONSEQUENCES, INCLUDING THE INCREASING SEVERITY WITH REPEATED OFFENSES

As with any crime, there are consequences and with a serious crime of DWI there are serious consequences. Anytime you make a bad choice, there are generally going to be bad consequences of that choice.

At what Blood Alcohol Concentration are you considered impaired?

What are the fines, imprisonment and conviction level for a DWI?

Do I lose my driving privilege when I am convicted of a DWI?

If the court does not order it, can I be required to install an interlock device for DWI?

If I am under 21 and have a breath or blood alcohol level of .02 or higher what can happen to me?

New York State has a Zero Tolerance for Drivers Under 21!

Provided the person in question is not charged with a DWI it is unlawful for anyone under 21 to drive or be in actual physical control of a motor vehicle with a blood or breath alcohol level of .02 to .07. The suspension period for a first offense is 6 months, \$125 civil penalty and \$100 suspension termination fee. For a second offense, the revocation is one year, \$125 civil penalty and \$100 suspension termination fee. If the person refuses to take the test, they can be revoked for at least 1 year, pay a \$300 civil fine and a \$50 application fee for a first refusal or until the driver becomes 21 years old, whichever is longer. For a second or subsequent suspension refusal, they are revoked for at least 1 year, pay a civil fine of \$750, and a \$50 application fee.

LEANDRA'S LAW

This law sets some of the toughest DWI provisions in the country. Under Leandra's Law, first-time offenders driving while intoxicated or impaired by drugs with a child less than 16 years old in the vehicle may be charged with a Class E felony, punishable by up to four years in State prison. Courts must order all drivers convicted of driving while intoxicated or aggravated driving while intoxicated to install and maintain an ignition interlock on any vehicle owned and operated by such driver for at least six months. Drivers who drive while intoxicated or impaired by drugs and cause the death of a child less than 16 years of age in the vehicle may be charged with a Class B felony, punishable by up to 25 years in State prison. Drivers who drive while intoxicated or impaired by drugs and cause serious physical injury to a child less than 16 years of age in the vehicle may be charged with the Class C felony, punishable by up to 15 years in State prison.

FINANCIAL CONSEQUENCES OF DWI/DWAI, PERSONAL AND SOCIETAL

Some of the personal costs to you for a DWI are listed below. The amount can be truly staggering for a first DWI and for second or subsequent DWIs the costs can really skyrocket.

What will it cost you for a DWI?

What are some of the losses to society as a result of DWI?

WAYS TO AVOID DRIVING IMPAIRED (DON'T DRINK IF YOU WILL DRIVE, DESIGNATED DRIVER, CALL A CAB, CALL A FRIEND, STAY OVER, ETC.)

To the most casual of observation no one should ever drink and drive. As we stated earlier in the course, if you choose to drive after drinking you will have the opportunity to give away between \$5,000 and \$20,000 of your hard-earned money for a perfectly preventable bad choice. The choice you made to drink and drive.

What are some defensive driving techniques that you can use to avoid the Impaired Driver?

What are some alternatives to driving impaired?

Section 5. SAFETY EQUIPMENT

SAFETY BELTS, INCLUDING PROPER POSITIONING AND ADJUSTMENT AND DRIVERS' LEGAL RESPONSIBILITIES

In most states, the law requires that drivers and passengers wear seatbelts whether the people are in the front or rear of the vehicle.

If convicted for not wearing your seat belt in New York, the fine is \$50 for each violation plus court costs depending on local ordinances, for each separate offense. The driver gets the ticket, will pay the fine, get points and court costs if a passenger under 16 years of age is not properly restrained using the vehicle safety belts or a child safety seat. Additionally, a seat belt violation is primary enforcement. That means that you can be stopped for not wearing your safety belt.

Interestingly, some drivers still won't wear their safety belts for the most foolish of reasons: "If we crash and there's a fire, I won't be able to get out and I'll burn to death." or "If we crash into a lake and the car is upside down, I'll be trapped, and I'll drown." The facts are this: Less than 1% of all vehicle crashes result in a fire or going into water in any State of the United States.

As per the New York Drivers Manual, a law enforcement officer can stop you as a primary offense and issue a traffic citation just for failure to wear a seatbelt to make sure child passengers are properly buckled up or in a safety seat. The law applies to out-of-state visitors as well as NYS residents.

What are the reasons you should wear your safety belt?

How do you wear a safety belt properly?

What are some excuses why "I don't wear a seatbelt"?

Please raise your hand if you wear your seatbelt.

HEAD RESTS, INCLUDING PROPER POSITIONING AND ADJUSTMENT.

During a car crash the secured passengers will bounce backwards, after being restrained by the safety belts they were wearing. Their heads will keep traveling backwards until it hits the head restraints or headrest. If there is no head restraint, then the passenger's head will continue to go backward until it hits the back of the seat or the point in between the passenger's shoulder blades. This is called "Whiplash". This happens most often during a collision that occurs from the rear of the vehicle than from the front. The anatomy of the neck has the muscle structure located on the sides and front of the spine. However, this leaves the back of the spinal cord vulnerable to a sharp force from behind. Today's vehicle is designed to help prevent that with the properly adjusted and positioned head restraint, which is located at the top of the seats in the car.

What does "Whiplash" mean?

How should the seat and headrest be positioned to give the head the maximum amount of protection?

CHILD RESTRAINTS, INCLUDING PROPER POSITIONING AND ADJUSTMENT, AND DRIVERS' LEGAL RESPONSIBILITIES

When parents place their children into the car, many of these people believe they are being safety conscious when they put their little ones into their child safety seat. Yet, they are actually using the restraint incorrectly and therefore putting their tiny, loved one in harm's way. Injuries and death of children can be avoided by using the child safety restraints correctly. Unfortunately, each day more children are hurt or killed in car crashes because of the improper use of the restraints.

Where should a child sit in a vehicle?

- ***IMPORTANT~NEVER PUT AN INFANT IN A REAR-FACING CHILD SAFETY SEAT IN THE FRONT SEAT OF A VEHICLE THAT HAS A PASSENGER AIR BAG.***

When should the child stop using an infant seat?

When is a child ready to use a safety belt?

Is the vehicle driver or is someone else responsible for children being restrained properly inside the motor vehicle?

AIR BAGS, INCLUDING SPECIAL CAUTIONS REGARDING CHILDREN AND SMALL ADULTS

At what position on the steering wheel should you place your hands, because of the air bags?

Can I buy a new vehicle with air bags not installed?

Is it possible to disable an air bag?

Are lives saved because of air bags?

I have air bags in my car, should I really wear my safety belt?

GENERAL IMPORTANCE OF VEHICLE SAFETY MAINTENANCE

It used to be said in the military "If you take care of it, it'll take care of you." That is true for anything you own or use. Your vehicle is no exception. If your car is well maintained and in good working condition, it can get you out of trouble and keep you from having a collision. If your car is not in good working condition, it could go bad at the worst possible moment and cause you to have a serious problem, regardless of how well you drive.

What are the parts of the vehicle that you should properly maintain?

Why do I need to keep my vehicle well maintained?

Section 6. PSYCHOLOGICAL FACTORS (these factors are discussed from the point of view of factors that can lead to a crash and factors that can prevent a crash.)

DEALING WITH STRESS

Have you heard the saying “into each life a little rain must fall?” This proverb was discussing stress. We all have stress in our lives; it adds a certain degree of excitement to our lives, a bit of spice if you will. However, too much stress will negatively impact our lives and our driving.

What are some positive ways to deal with stress?

Should I use drugs or other escapes to deal with stress?

DEALING WITH FATIGUE

At one time or another everyone gets or is tired. If you are tired, the only thing that will help you is sleep. Being fatigued either mentally or physically will impact you're driving.

What are positive ways to deal with fatigue while driving?

So, I am tired, I can still drive, why do I need to stop?

Again, all of us have at one time or another been emotionally distressed. We have had events in our lives that have happened to us or were done to us by others that caused us to become distressed.

What are some of the ways to deal with emotional distress while driving?

APPROPRIATE ATTITUDE

All events that happen to us are neutral; it is how we react to the event that determines if it was “good” or “bad.” If life gives you lemons, you make lemonade. Having a good attitude will overcome virtually all problems. Even if it does not, having a good attitude will generally annoy enough people who do not have a good attitude it makes it worth the effort.

How do you maintain a good attitude while driving?

Section 7. New York Traffic Laws

PROGRESSIVE SEVERITY OF LEGAL PENALTIES, INCLUDING THE POINT SYSTEM AND LICENSING ACTIONS (CANCELLATION, SUSPENSION AND REVOCATION)

In the United States driving a vehicle is not a right, but a privilege. As some of you already know, irresponsible or negligent driving is not tolerated and is dealt with quickly and seriously. A single traffic ticket or an accumulation of tickets can cause you to lose your driving privilege.

The point system for a traffic violation is what?

What is the reason for someone's driving privilege being suspended?

What is the reason for the driving privilege being revoked?

Important: Completion of a course under the "Point & Insurance Reduction Program" does not remove, delete, subtract, or erase any violation, conviction, or notice of original number of points from your driving record. Even after you complete the course, most violations, conviction and points assessed will continue to show on your driving record for up to four years. Violations and convictions involving drugs or alcohol will remain on your driving record for ten years. "Point reduction" means the DMV will not count up to four points on your driving record toward license revocation or suspension.

Point reduction applies only to points assessed for violations that occurred within the eighteen months immediately before course completion. It does not affect points for earlier violations and cannot be used as "credit" against future violations or points.

Point reduction cannot reduce your point total lower than zero.

If your license has already been revoked or suspended, or if a violation hearing has already been scheduled point reduction will not affect that action.

Point reduction does not prevent or cancel a mandatory revocation or suspension for violations such as DWI, DWAI, or three speeding violations within 18 months.

Points may be reduced only once in any 18-month period, The DMV point system and insurance company "point" systems are separate and not related. Point reduction on your driving record does not affect points assigned by your insurance company for violations and accidents.

Please note if you chose to violate the law and drive while suspended or revoked, you can have some very serious consequences levied against you. Fines can range from \$200 to \$5000. You could go to jail, your car can be seized, your car can be forfeited to the state and or you could end up on probation. Additionally, drivers who have 20 or more suspension or revocation for failure to answer tickets or pay fines face a criminal charge even if they not driving when they are caught.

SPEED LIMITS, INCLUDING DEFAULT LIMITS WHERE NOT POSTED

As we discussed earlier, speeding is a gigantic problem for drivers in America in general and Florida specifically. The number one violation written in New York is for speeding. We will discuss speed limits whether they are posted or not posted.

What is the maximum legal speed in the State of New York?

What is so important about speed limits?

What is the issue about driving fast?

Is it against the law to drive too slowly?

SIGNS, SIGNALS AND ROAD MARKINGS, INCLUDING INTERPRETATION OF CENTERLINES, CROSSWALKS, BIKE LANES, TURN LANES, FLASHING LIGHTS AND PROPER RESPONSES TO PHASES OF TRAFFIC SIGNALS, STOP AND YIELD SIGNS

Information is very prevalent on the roadways of the United States. The information is provided by a host of road markings, traffic signals and signs to help the flow of traffic and to prevent collisions. The markings on the road, the color of the signal or the shape of the traffic signs can tell you a lot about the information that is about to be given to you and other vehicle operators. Extreme concentration should be used with every vehicle operator when merging into traffic, passing another vehicle, approaching an intersection, stopping at a red light, or in bad weather. Constant vigilance to what is going on around the vehicle is the password to safely traveling the roads of any country.

What are the colors used for traffic signs and are their meaning?

Yield signs are what color and what are they saying to you?

Stop signs are what color and say what?

Traffic signals are what color and say what?

What do street markings and traffic signs mean?

What do the lines on the road mean?

Please raise your hands, who here has crossed the double yellow lines to pass someone?

What is a crosswalk?

What are bicycle lanes?

What is a passing lane?

What are on ramps?

What are off ramps?

SCHOOL BUSES, INCLUDING LAWS ON PASSING WHILE STOPPED

Most of us, at one time or another, rode on a school bus. Do you ever remember a close call where a car almost hit one of your friends getting on or off the bus? School buses carry a most valuable cargo: our children. The buses are yellow and have flashing red lights and a stop sign yet, people have passed them when they are loading and unloading our children.

When does a driver have to stop for a school bus?

What are the consequences if a driver passes a stopped school bus; the sign is displayed and loading or unloading children?

PROPER RESPONSE TO EMERGENCY VEHICLES

Every one of us has seen a police officer, emergency medical and fire and rescue teams responding to an emergency to protect the roadways. Drivers need to know how to act when one of these vehicles approaches them in an emergency.

What do you do when an emergency vehicle approaches you?

AMBROSE-SEARLES Move Over Law

The new Ambrose-Searles “Move Over” Law was enacted January 1, 2011 and it is designed to protect law enforcement officers stopped along any roadway (local or highway) and while they are performing their official duties. This law requires every operator of a motor vehicle to exercise due care to avoid colliding with an authorized emergency or hazard vehicle which is parked, stopped or standing on the shoulder or any portion of the highway with its emergency lights or one or more amber hazard lights activated. Drivers must reduce speed on all roads when encountering such vehicles, but on parkways, interstates and other controlled access roads with multiple lanes, drivers are further required to move from the lane adjacent to the emergency or hazard vehicle, unless traffic or other hazards exist to prevent doing so safely. Violations of this law are punishable as a moving violation.

Is there a distance you must maintain when you are behind a fire rescue vehicle?

When are you allowed to move once the emergency vehicle passes you?

REQUIRED VEHICLE SAFETY EQUIPMENT, INCLUDING THE REQUIREMENT FOR PROPER FUNCTION

Your motor vehicle must have safety equipment installed on it. Your vehicle will work much better if you keep it in well operating condition. The vehicle in this state will help you get out of trouble much easier than one that is not.

DIFFERENT TYPES OF DRIVING: SUBURBAN VS CITY VS EXPRESSWAY

What on the vehicle is required safety equipment and its proper function?

In 2009, 19,259 people were killed in rural crashes. Rural road crashes are generally more severe than crashes on urban roads due to differences in speeds, road geometry, functionality and enforcement levels, and other rural road factors such as animals, poor road conditions and lighting. Expressway driving is more dangerous because of the higher rate of speed allowed.

This concludes the 6-hr Point Insurance Reduction Program Course.

Please make sure your registration information is completely filled out and LEGIBLE.

Make sure that your registration form is filled out with your name EXACTLY as it appears on your driver's license.

You should receive your certificate of completion within 45 days of today's date.

Your completion will be reported to the NYS DMV to be added on your driving abstract report provided you have a New York State driver's license.

This is the ONLY state the completion will be reported to.

It is your responsibility to submit a copy to your insurance company.

If you have any questions, please call 1-877-697-2331