



Montana Teen Driver Education and Training

Module 7.2

Owning a Vehicle and Trip Planning

Responsible driving



Owning Vehicle – Trip Planning Objectives

Responsibilities for owning and operating a vehicle:

- Insurance Requirements
- Purchasing a Vehicle
- Maintaining a Vehicle

Planning a Trip

- Conserving Resources

Buying and Maintaining a Vehicle

Before taking the first step toward ownership, know what you will need and the true cost to operate the vehicle.

Vehicle Purchase Cost

- Monthly payments and interest
- Insurance payments
- Repair and maintenance expenses
- Fuel mileage and costs
- Registration fees



Vehicle Insurance Required

Montana's Required Auto Liability Insurance



- \$25,000 Bodily injury or death of one person in any one accident
- \$50,000 Bodily injury or death of two persons in any one accident
- \$20,000 Injury to or destruction of property of others in any one accident



Types of Vehicle Insurance



Collision

Covers the cost to repair damage to your vehicle if you are in a collision regardless of who caused the crash; a deductible usually applies.



Comprehensive

Covers the cost to repair damage to your vehicle by causes other than collision, such as fire, vandalism, theft of part or all of your vehicle, and colliding with a bird or animal; a deductible usually applies.

Vehicle Insurance Coverage



Auto Medical Payment

Covers you and your occupants in your vehicle who are injured in an crash; does not usually cover time loss from work.



Towing and Road Service

Covers towing and road service if the vehicle is disabled; usually only covers the cost of labor at the scene.



Rental Reimbursement

Covers the cost of renting a vehicle while your vehicle is being repaired; usually covers up to a certain amount per day and for a maximum number of days.

Vehicle Insurance Coverage

Uninsured/Underinsured Motorist

Covers you and occupants of your vehicle who are injured if the other driver caused the crash and does not have liability insurance or their insurance is insufficient to cover your loss.



Vehicle Insurance Cost

Premium

- This is the amount paid for the insurance policy.
- A teen's premium will be much higher than a driver 35 years of age.



Keeping your premiums low

- Good Student discounts can be as much as 20-30%.
Usually requires a minimum 3.0 GPA.
- Zero tickets or “at fault” collisions
- Successfully complete state-approved Driver Education

High-Risk Drivers

Each insurance company has its own rules, called *underwriting guidelines*, for deciding whether to insure drivers.

The following factors may cause an insurance company to deny an application or raise your premium:

1. Tickets and crashes
2. Driving record
3. Type of vehicle
4. Credit rating

Insurance can be denied or revoked.

High-risk drivers pay the highest insurance premiums.





Insurance Cancellation

- Failure to pay premium.
- Filing a fraudulent claim.
- Driver license is suspended or revoked.

(Poor driving choices may be the reason your family's auto insurance could be cancelled.)

Insurance Cancelled

Reportable Crashes

Contact law enforcement and insurance agent/company

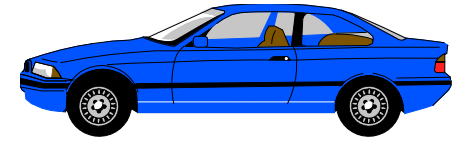


Before taking a job as a delivery driver – always check with your insurance company to be sure they will cover you.

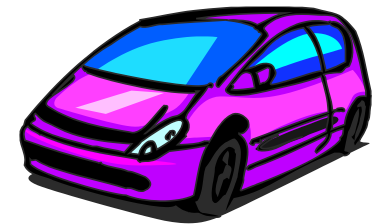
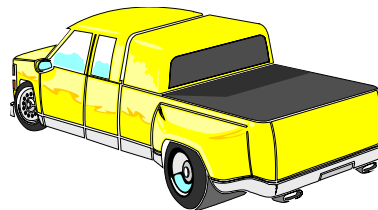
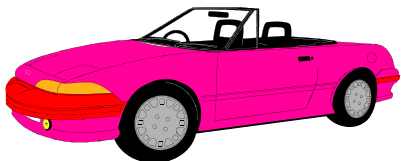
- Call your insurance company to report crash damage, take photos, and expect to complete an accident report form.
- Your insurance company needs to agree to pay your car's repair costs, and until then, any repair costs are your responsibility.
- Don't take your car in for repairs and hope they'll be paid for.
- Report crashes with \$1,000 damage or more to law enforcement.



Vehicle Types



- Full Size Vans
- Sport Utility Vehicles
- Convertibles
- Sport cars
- Luxury
- Hybrids
- Pickups
- 4-Door Sedans
- 2-Door Coupes
- Economy cars
- Station Wagons
- Four-wheel drive
- Mini-Vans



Vehicle Specifications

Consider Safety Features and Load Capacity

- Traction control
- Skid control
- Electronic stability control (ESC)
- Anti-lock brakes (ABS)
- Lane Departure Warning (LDW)
- Forward Collision Warning (FCW)
- Safety belts
- Air bags, front and sides
- Crumple zones
- Head restraints
- Safety glass
- Back up sensors



New Car Advantages

- More safety features.
- Warranty
- Financed for up to seven years.
- Lower maintenance costs.
- Holds up better under heavy use.
- Replacement parts are usually easier to find.



Pros and Cons: Used Vehicles

- Lower purchase price – Beware of scams.
- Vehicles damaged in a flood can have hidden electrical and corrosion problems.
- Repair costs and maintenance history uncertain.
- Have a certified mechanic perform a thorough inspection prior to purchase.
- Cheaper to register and insure in general.





Vehicle Inspection

What should you check before purchasing a used vehicle?



As much as you possibly can ...

Calculate Cost to Own a Vehicle

Fixed Costs: loan payments, insurance, registration

Flexible Costs:

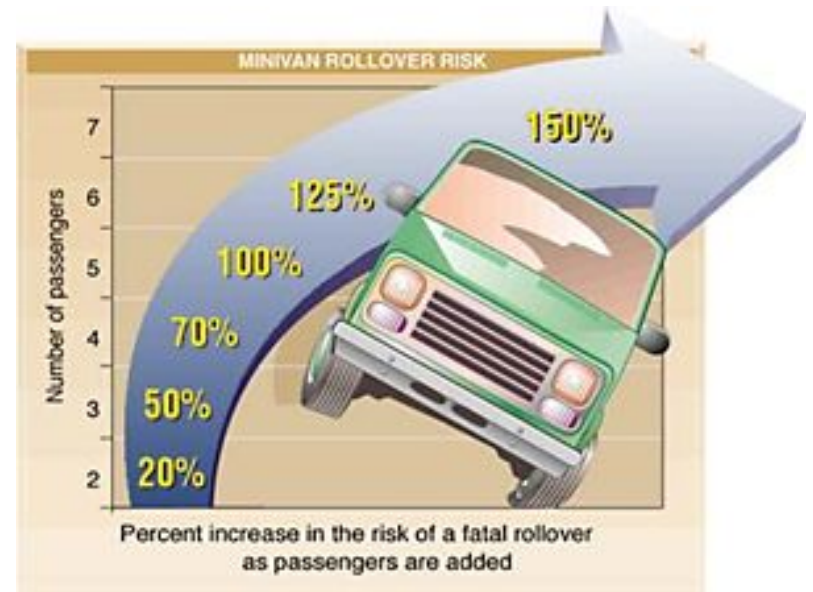
- ✓ Gas
- ✓ Oil
- ✓ Tires
- ✓ Preventive maintenance
- ✓ Repairs
- ✓ Parking fees



Now, how much can you afford?

NHTSA Rollover Resistance Rating

- You can reduce your chance of being killed in a rollover by about 75% just by wearing your seat belt.
- Check tire pressure and tread on all four tires to maintain balance and control



Rollovers have a higher fatality rate than other kinds of crashes.

BUCKLE UP MONTANA

Around-the-Vehicle Maintenance Checks

Check around the vehicle to:

- Inspect windshield wiper blades.
- Check lights are clean and working.
- Keep tires inflated.
- Look for signs of oil seepage.
- Look underneath the vehicle for loose or broken exhaust clamps and supports.

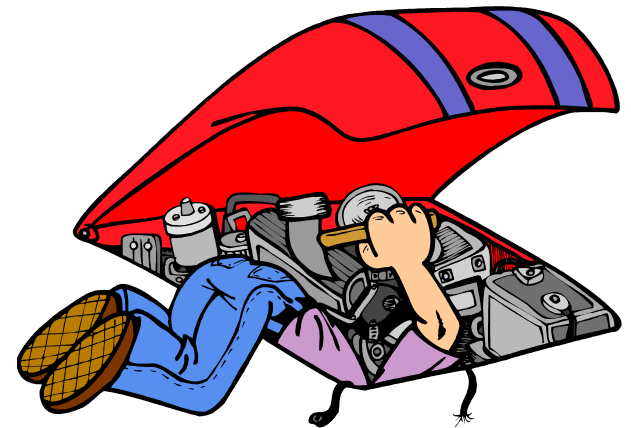


Under-the-Hood Maintenance Checks

- Check the antifreeze/coolant level weekly
- Keep windshield washer fluid reservoir full
- Check oil every other fill up
- Check the air filter every other month
- Check the battery with every oil change

Monthly:

- Inspect belts and hoses
- Check power steering fluid level
- Check brake fluid
- Check transmission fluid with engine warm and running, and parking brake on



Recycle old oil, fluids and tires

Dash Lights



The warning and alert symbols should be monitored and action taken when the dash lights come on and remain on.

STOP THE CAR if the **red oil light** stays on.

Air Quality and Fuel Combustion

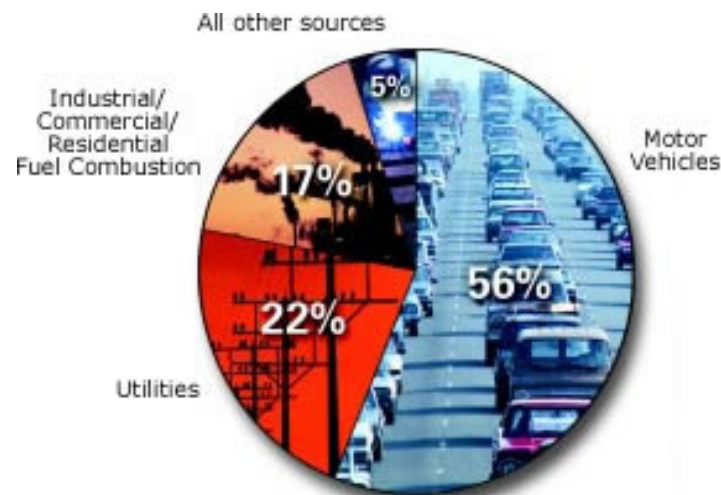
For every 100 miles driven, here is what is expelled into the air:

- 5.5 pounds of carbon monoxide
- 80 pounds of carbon dioxide
- 67 pounds of hydrocarbons
- 4 pounds of nitrogen oxide

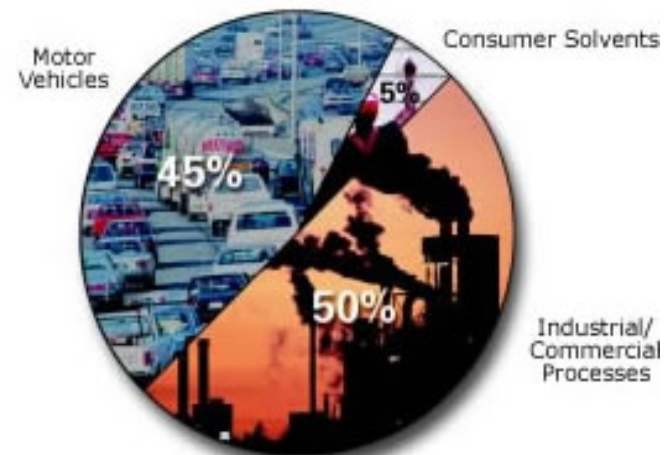
Older cars generally pollute our environment more than newer cars. Maintenance, not age, is the most important factor.

NO_x – nitrogen oxide

VOC – volatile organic compounds



Sources of NO_x



Sources of VOC

Conserve Fuel and Reduce Emissions

Three easy things you can do to help keep emissions as low as possible and increase gas mileage:

1. **Avoid unnecessary driving** – Plan and combine trips.
2. **Maintain your car properly** - Recycle old oil, fluids and tires.
3. **Accelerate gently**, maintain a steady speed and avoid thrust acceleration.

Driving situations likely to increase air pollution and fuel consumption include:

- speeding
- Idling
- Stop-and-go driving



www.fueleconomy.gov

Littering and Illegal Dumping



What is the problem with littering?

Every little piece of litter damages our environment.

What have you found along the road?

MCA 61-8-372: fines up to \$250, but other littering offenses command fines as high as \$1,000.



Illegal dumping of radioactive oil filter socks from drilling is a toxic waste problem in the Bakken Oilfield. Who pays?



PUT LITTER IN ITS PLACE

Trip Planning



- Select routes using maps and technology resources.
- When and how should you plan alternative routes?
- What are the personal and vehicle needs for an extended trip?
- Calculate the cost of an extended trip before you embark.
- Know how to prepare and load a vehicle for a long road trip.



Plan an Extended Trip





Conserve Resources



Consider the personal and global benefits of conserving energy, reducing pollution, and recycling.

Things you can do:

1. Drive less – walk , bike, and--if you have one--ride a horse.
2. Reduce, reuse and recycle more.
3. Check your tires.
4. Use less hot water.
5. Avoid products with a lot of packaging.
6. Adjust your thermostats.
7. Plant a tree.
8. Turn off electronic devices.
9. Encourage your friends to make small changes that add up to big differences.





Montana Driver Education and Training Standards and Benchmarks

1. Laws and Highway System

- 1.1. know the laws outlined in the Montana Driver's manual;
- 1.2. understand the laws outlined in the Montana Driver's Manual; and
- 1.3. consistently demonstrate knowledge and understanding by responsible adherence to highway transportation system traffic laws and control devices.

2. Responsibility

- 2.1. recognize the importance of making safe and responsible decisions for owning and operating a motor vehicle;
- 2.2. demonstrate the ability to make appropriate decisions while operating a motor vehicle;
- 2.3. consistently display respect for other users of the highway transportation system; and
- 2.4. develop positive habits and attitudes for responsible driving.

3. Visual Skills

- 3.1. know proper visual skills for operating a motor vehicle;
- 3.2. communicate and explain proper visual skills for operating a motor vehicle;
- 3.3. demonstrate the use of proper visual skills for operating a motor vehicle; and
- 3.4. develop habits and attitudes with regard to proper visual skills.

4. Vehicle Control

- 4.1. demonstrate smooth, safe and efficient operation of a motor vehicle; and
- 4.2. develop positive habits and attitudes relative to safe, efficient and smooth vehicle operation.

5. Communication

- 5.1. consistently communicate driving intentions (i.e., use of lights, vehicle position, and personal signals);
- 5.2. adjust driver behavior based on observation of the highway transportation system and other roadway users;
- 5.3. adjust communication (i.e., use of lights, vehicle position, and personal signals) based on observation of the highway transportation system and other users; and
- 5.4. develop positive habits and attitudes for effective communication.

6. Risk Management

- 6.1. understand driver risk-management principles;
- 6.2. demonstrate driver risk-management strategies; and
- 6.3. develop positive habits and attitudes for effective driver risk-management.

7. Lifelong Learning

- 7.1. identify and use a range of learning strategies required to acquire or retain knowledge, positive driving habits, and driving skills for lifelong learning;
- 7.2. establish learning goals that are based on an understanding of one's own current and future learning needs; and
- 7.3. demonstrate knowledge and ability to make informed decisions required for positive driving habits, effective performance, and adaptation to change.

8. Driving Experience

- 8.1. acquire at least the minimum number of BTW hours over at least the minimum number of days, as required by law, with a Montana-approved driver education teacher; and
- 8.2. acquire additional behind-the-wheel driving experience with a parent or guardian's assistance in a variety of driving situations (i.e., night, adverse weather, gravel road, etc.).