

5 Dollar Traffic School study guide solution

What are some types of vehicle technology advancements? - dashboards, cell phones, navigation systems, driving techniques, braking systems

What is a seat belt pretensioner? - Pretensioners automatically tighten the belt to prevent the individual from jerking forward in a collision or at a sudden stop. You no longer have to pull the adjustable strap to fit your body.

Why do traffic laws exist? - Traffic laws reduce chaos, keep traffic moving and give all road users a common understanding of how the road should be used. Most importantly, though, their primary purpose is to keep everyone safe.

The reason we have traffic laws is _____. - to keep everyone safe.

How does minimum insurance work? - This type of insurance pays for the damages done to another person's vehicle or body and only for the amount of the coverage. In other words, if you are at fault for a crash and only have a \$15,000 liability policy, your insurance will only pay for \$15,000 of the damages done to the other person and their car. Anything more than the \$15,000 is your responsibility. Your own medical expenses and car repairs are your own responsibility too.

What is the average cost for a severe injury in a collision? - \$247,000

Why should you be afraid of legal problems after a collision that was your fault even if you have insurance? - Even if you have insurance, the other driver can sue you for negligence and win. If someone dies because of the collision, the victim's family can sue you for wrongful death. The cost of a collision can be more than the insurance coverage (especially minimum insurance)

What does the US Department of Transportation list as the most likely cause of collisions? - alcohol and drugs (most common), distracted driving, sleepy drivers, speeding (primary factor in 29% of fatal and injury collisions - reported by the CHP)

What is the purpose of the DMV point system? - The DMV point system, called NOTS, was designed to keep track of drivers' offenses so they can suspend or revoke a license if needed. If you can't follow the rules of driving safely, you will lose your privilege to drive.

How much does a DUI cost over ten years? - DUIs are also very expensive offenses. The trial and attorney fees could range between \$5,000 to \$8,000 and more. Fines and penalties on average cost about \$4,000. And of course, your insurance rates will skyrocket. Over the course of ten years you could be paying an extra \$20,000 to \$30,000 for car insurance. Over a ten-year period, all of these expenses could add up to over \$40,000!

Traffic School Study Guide

**United States. National Highway
Traffic Safety Administration**

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