

DRIVE RITE: KEYS TO SMART DRIVING

Lesson Four Homework

In Lesson Four, you explored the laws related to a vehicle crash and driver responsibilities once involved in a crash. Who better to teach you about this subject than your personal insurance agent? For this homework assignment, you will contact your insurance agent and request time to conduct a 30-minute interview that will help you understand everything that has to occur if you are involved in a crash. Your agent may refer you to others to learn more information, if so, follow through and document all the information on the pages below.

When you contact your insurance agent, explain that you are taking a driver's education program called *Drive Rite: Keys to Smart Driving*. Explain that the purpose of your call is to arrange a time to come by the office and discuss the steps that must be taken by someone who has been involved in a vehicle crash. Tell the agent that the information will help you to more fully understand all the tasks you must complete after a crash.

Interview Format and Question

When you arrive, introduce yourself and thank the individual for meeting with you.

Share a brochure about the *Drive Rite: Keys to Smart Driving* program and explain a little about the program and your involvement. Things you may want to share include

- The program meets once a month for five months.
- Parents and teens come together to learn.
- We learn strategies for safe driving practices.
- Parent lessons help us practice between monthly lessons
- I record my driving experiences in a log book.
- Share why you are in the program and what you are learning.



After telling a little about the program, start your interview using the questions on the following pages.

Lesson Four: Crash Scene Aftermath - Laws and Logistics

Question 1 – What would you tell me to do if I called your office and said I was just hit by a car that ran a red light and slammed into the side of my car?

Question 2 – Why do I have to call the police if I haven't broken any laws?

Question 3 – My parents say that a crash will make my insurance premium go up. Will my insurance premium go up even when a crash is not my fault?

Question 4 – What if the other driver says the crash was my fault and there are no witnesses. Who decides what really happened?

Question 5 – Do insurance companies have special requirements about reporting that are different from what the state requires?

Question 6 – Besides reporting the crash to police and my insurance company, what other steps do I have to take following a crash?

Lesson Four: Crash Scene Aftermath - Laws and Logistics

List below additional questions that came up during the interview and the responses to those questions.