


**Operating in Adverse Conditions**  
CLASS #6



**And Responsibilities of Owning & Maintaining a Car**

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**PAPERWORK....**

THERE ARE THREE PIECES OF PAPERWORK THAT YOU ARE RESPONSIBLE FOR COMPLETING...

1. Log into Heights and register for this class
2. Your signature on the daily classroom roster
3. Your drive times.

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**Objectives**  
*(what we hope you learn....)*

- Students should be able to understand and describe the effects on driving that reduced visibility and reduced traction have
- Students should be able to understand and practice strategies for reduced-risk driving in areas of reduced visibility and reduced traction
- Students should be able to understand and discuss the factors involved in buying, insuring, licensing and maintaining a vehicle

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## LOW LIGHT AND NIGHTTIME DRIVING

- Chances of Collision are Greater
- Most Driving Clues Come From Your Eyes
- 37% of Teenage Motor Vehicle Fatalities Occur in Darkness
- Prepare your vehicle
- How far do you shine?

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## CHANCES OF COLLISION ARE GREATER

*IN LOW LIGHT OR AT NIGHTTIME.....*

- ❑ Death Rate is 2.5 times greater in the city
- ❑ Death Rate is 3 times greater in county or rural areas



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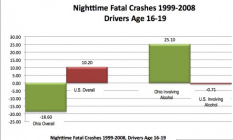
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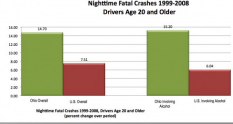
**Nighttime Fatal Crashes 1999-2008  
Drivers Age 16-19**







**Nighttime Fatal Crashes 1999-2008  
Drivers Age 20 and Older**



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### MOST DRIVING CLUES COME FROM YOUR EYES

- 90 - 95 Percent of your clues for driving come from your vision.
- Keep your eyes moving.....Aim High in your search



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### 37%

- Number of Teenage Motor Vehicle Fatalities that Occur in Darkness.....



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### PREPARING THE VEHICLE

- Clean Windows 
- Clean all Lights
- Check Heater, Defroster & Air Conditioner
- Check Headlights
  - HIGH BEAM 
  - Low beam 

As of July 1, 2009 if your windshield wipers are on your headlights must be on. Effective January 1, 2010 you can be fined \$100.00 for non compliance.

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**HOW FAR DO YOU SHINE?**

- ▣ **Low Beam Headlights Shine Approximately 250 - 350 feet**  

- Do not "overdrive" your headlights
  - Stopping distance is greater than the distance your headlights shine
  - Usually about four seconds ahead
  - Speeds up to 40 mph in clear conditions

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**HOW FAR DO YOU SHINE?**

- ▣ **High Beam Headlights shine approximately 350 - 500 feet.**
- Use only when safe and legal to do so
- Use when no other vehicles are present in front of you or coming towards you



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 **MOVIE TIME** 

**AAA SAFETY FOUNDATION**  
**"DRIVING IN BAD WEATHER & NIGHT DRIVING"**  
**""**

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**WHAT DO WE KNOW.....LET'S REVIEW**

- ▣ LOW LIGHT AND NIGHT CONDITIONS
- ▣ DAWN AND DUSK
- ▣ RAIN
- ▣ SNOW AND ICE
- ▣ FOG / SMOG

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**OTHER CONDITIONS AFFECTING VISIBILITY OR TRACTION**



- ▣ Sand or dust storms
- ▣ Gravel roadways
- ▣ Leaves on road surface
- ▣ Construction areas
- ▣ High wind areas
- ▣ Hot weather
- ▣ Cold weather

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**MOVIE TIME**



**"GET A GRIP"**  
**(10)**

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**RESPONSIBILITIES OF OWNING AND MAINTAINING A CAR**

**BUYING A VEHICLE**

- Determine what type you need (new or used)
- Determine how you will use the vehicle

**COST FACTORS**

- Purchase Price
  - All cars have sales tax added
  - Can be sold as is
- Depreciation
- Insurance Costs
- Operating Costs
  - Fuel (mpg)
  - Oil
  - Tires
  - Replacement Parts
  - Repairs
  - Tolls and Parking Fees
- Licensing / registration fees
- Safety data
  - Breakdown / repair factors
  - Crash test data
  - Anti-lock brake system
  - Size of the vehicle

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### Buying a Used Vehicle



- Age & appearance
- Asking price (research this with NADA or "internet")
- Inside & outside checks
  - Doors, paint, rust
  - Body lean, suspension
  - Tires, spare tire and jack assembly
  - Collision damage
  - Fluid leaks (under vehicle, in engine)
  - Seats, pedals, head restraints, safety belt
  - Steering wheel & all accessories
  - Engine start & idle
  - Test drive
  - Lights

Transparency 10.2

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### Insuring a Vehicle

#### Types of Insurance

- **Liability** - pays for damages you are at fault (\$12,500/\$25,000)
- **Property damage** - pays for damages you are at fault (\$7,500 minimum)
- **Uninsured motorist** - pays for damages you are hit by someone not covered by &-sun situation
- **Collision** - pays for damages to your vehicle if you are at fault
- **Comprehensive** - pays for damages to your vehicle in non-collision cases (wind damage, fire, theft, etc...)
- **Medical** - pays for persons injured or killed regardless of fault to a limit
- **Towing** - pays for towing services & on-road repairs

THERE IS NO SUCH THING AS "beginner's insurance"

"senior insurance"

"fire insurance"

UPDATE POLICY

Transparency 10.3

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## MOVIE TIME



OHIO INSURANCE INSTITUTE

"AUTO INSURANCE AND YOU(TH)"

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**Two Factors your parents might not be aware of.....**

Several factors affect the cost of Auto Insurance as you just learned in the video.....

- ✓ Type of vehicle
- ✓ Where you live
- ✓ How many miles you drive to work
- ✓ Gender
- ✓ Age
- ✓ Married / Single
- ✓ Grades of young drivers
- ✓ Driving Record

How you are rated on a vehicle can dramatically affect the cost of insurance.

*For instance, let's say you have several vehicles on your policy. Ask your agent to rate you on each one of the vehicles to see which one you rate the best on. It does not have to end up being the one that you would drive all the time because you would be insured to drive any of the vehicles on the policy.*

**Credit History....**

*Beginning in about 2005, an insured's credit history became a factor in calculating insurance costs. Persons with poor credit pay more for insurance than those with perfect credit.*

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**LET'S BUY A CAR....**

- Using the worksheet at the right, let's see how much the car of your dreams will cost you!
- Take 10 minutes and look through the auto magazines to find a vehicle.
- Complete the information in the worksheet.

**VEHICLE PURCHASING WORKSHEET**

YEAR \_\_\_\_\_ MAKE \_\_\_\_\_  
MODEL \_\_\_\_\_

Cost of Vehicle \$ \_\_\_\_\_

X 6.25% Sales Tax (.0625) \$ \_\_\_\_\_

Sub Total \$ \_\_\_\_\_

X 12% Loan Interest (.12) \$ \_\_\_\_\_

Sub Total \$ \_\_\_\_\_

Divide by 48 months (# of months) for monthly payment \$ \_\_\_\_\_

Divide by 4 for amount per week \$ \_\_\_\_\_

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**So what's my bottom line? What can I actually afford?**

**VEHICLE PURCHASING WORKSHEET**

YEAR 1992 MAKE Jeep  
MODEL Wrangler

Cost of Vehicle \$1,600

X 6.25% Sales Tax (.0625) \$ 96

Sub Total \$1,696

X 12% Loan Interest (.12) \$ 204

Sub Total \$1,900

Divide by 48 months (# of months) for monthly payment \$ 40

Divide by 4 for amount per week \$ 10

**Other Costs:**

- One Time Title Fee \$35.00
- Yearly License Plates \$25.00
- Weekly Costs
  - Gas \$31.00 (\$120 mo.)
  - Insurance \$25.00 (\$100 mo.)

**The average wage of a teenager working 15 hours per week at minimum wage would be**

15 x \$7.30 = \$109.50 gross  
less \$14.24 taxes (13%)  
net pay: \$95.26 per week

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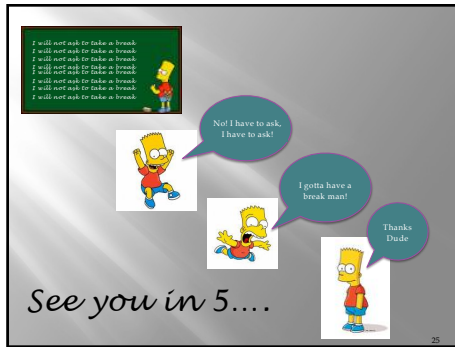
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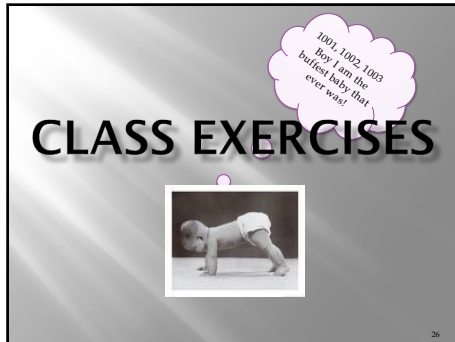
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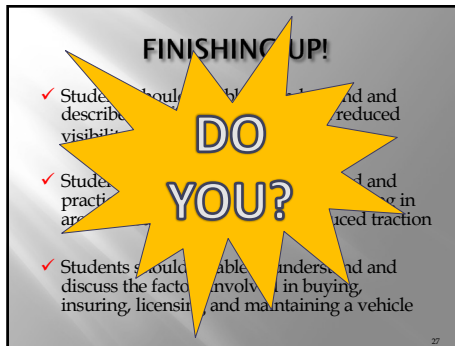
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