Headline: Costs can spiral if preoccupied behind wheel

Deckhead: Deep look into some lesser-known costs of distracted driving

By Robin Jones

By now, most of us are aware of the dangers of distracted driving. Drivers using their cell phones to perform tasks like texting or surfing the internet are two to eight times as likely to be involved in a crash, according to the AAA Foundation for Traffic Safety.

Even so, we regularly witness this risky behavior on our roads, and, if we’re honest, some of us are guilty of it ourselves. A recent Traffic Safety Culture Index, a survey conducted by the AAA foundation, found that 97% of people consider texting or emailing behind the wheel as a serious or very serious threat to traffic safety, yet 41% admitted to viewing a text or email while driving in the past 30 days.

The resulting statistics are sobering: 3,166 people died in collisions involving distracted drivers in 2017, according to the National Highway Traffic Safety Administration.

But aside from fatalities or injuries, drivers should consider the potential serious financial and insurance consequences of distracted driving. For example, if you cause a crash that injures people or damages property, your insurer will cover damages up to the liability limits in your auto or umbrella policy. However, it’s common nowadays for injured parties to seek compensation above and beyond those limits – and you’d have to pay for those out of pocket. If the case goes before a jury, you could face punitive damages. In many states, insurance companies are prohibited by law from paying those damages.

Most states have outlawed texting behind the wheel, and several (including California) ban any use of handheld devices. Fines range from $20 to about $300, but that won’t be the only penalty: A growing number of states impose points on drivers who violate laws regulating texting and the use of handheld devices. Having points on your license can cause your insurance premiums to rise. If you accumulate too many points, your license can be suspended.

To avoid such penalties, don’t put yourself in that situation in the first place. Always put your phone out of reach and out of sight whenever you’re driving. Enable your phone’s “Do Not Disturb While Driving” setting, which silences text alerts and sends a preset message to anyone who texts you while you’re in the car. Lastly, take advantage of any in-car systems that allow you to set navigation, play music and make calls via voice commands.

If you’re a passenger in a vehicle where the driver starts to use the phone, speak up or offer to make the phone call or type the address into the navigation app so the driver can keep his or her eyes on the road where they belong.

Cutline: STAY FOCUSED – Texting and driving is a bad combination behind the wheel of a vehicle. Image: SM3photos. Adobe Stock.