1-800-927-4357

www.insurance.ca.gov

Driving for Seniors



California Department of Insurance

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Introduction

Each of us ages differently. Over time, we all have physical changes. These changes affect our driving. Drivers over 65, along with new teenage drivers, have more accidents for each mile they drive than any other age group.

You can do things now to be a safer mature driver. This booklet has tips to help you drive safely, drive longer, and avoid accidents. You will also find information to help you discuss your automobile insurance needs, ask informed questions, and understand your rights and responsibilities.

As a mature driver, you have years of driving experience. This experience can help you continue to be a safe driver.

California Law

To own a car and drive in California, you must register your car and have a driver's license. You must show financial responsibility for any vehicle that you own, in case of injury to other people or damage to their property. Most people show financial responsibility by buying auto liability insurance. California law states:

All drivers and all owners of a motor vehicle shall at all times be able to establish financial responsibility and shall at all times carry in the vehicle evidence of the form of financial responsibility in effect for the vehicle.

Liability Insurance

You must have liability insurance for any car that you own. The insurance covers limited costs when your car injures other people and property. You must show proof of your insurance when you:

- Are asked for it by a police or other law enforcement officer.
- Have an accident.
- Register your car or renew the registration.
- Get your car inspected.



Keeping Your Driver's License

After age 70, you can no longer renew your driver's license by mail. You must go to the Department of Motor Vehicles (DMV). You will take a vision test, and you may have to take the written and driving tests.

This booklet has many tips to help you be a safe driver and keep your driving license.

If you have an accident:

You must report accidents right away to law enforcement and to your insurance company. You can order a free brochure from the California Department of Insurance (CDI) called "So You've Had an Accident, What's Next?" It walks you through what you need to do if you have an accident.

How the California Department of Insurance (CDI) can help:

We are the state agency that regulates insurance companies. We also protect the rights of insurance consumers. We have many brochures on insurance. Please contact us if you are experiencing problems or have questions about auto insurance or other kinds of insurance.

Also contact us if:

- An insurance agent, broker, or company has treated you unfairly.
- You want to check the license of an agent, broker, or company.
- You want to check the claims and customer service records of a company.

Contact us at:
1-800-927-4357
www.insurance.ca.gov

Auto Insurance Basics

Insurance Costs

To buy insurance, you pay a fee called a **premium.** It covers the term, or length, of the policy, which is usually 6 months or 1 year.

Your policy has **limits.** This means that the insurance pays a limited amount for each accident or injury.

If you buy physical damage coverage, you have a **deductible.** This is the amount you must pay before your insurance pays anything.

You must buy liability coverage.

If you own and drive a vehicle in California, you must follow the financial responsibility laws in the state vehicle code. You must have a minimum amount of liability insurance. These are the minimum limits in California:

- **$15,000 Bodily Injury Liability** for death or injury of one person.
- **$30,000 Bodily Injury Liability** for death or injury of more than one person in any one accident.
- **$5,000 Property Damage Liability** for damage to the property of other people.

Should I get higher limits than the law requires?

Most standard auto policies have higher limits. You may want higher liability limits than the law requires. Discuss this with your agent, broker, or insurance company.

If you injure someone, they can sue you. In general, your liability limits should be high enough to protect your assets, such as your house and savings, if you are sued.

You can buy uninsured motorist coverage.

This pays if you are in an accident with a driver who does not have any liability insurance.

Bodily injury pays medical and hospital costs. Its limits are usually the same as the limits on your liability coverage for bodily injury.

You can also buy medical payments coverage.

This pays medical costs if you or your passengers are injured, whether or not you are at fault. The minimum limit you can buy is $1,000 for each person injured. You can buy higher limits.

You can buy physical damage coverage.

This is called collision and comprehensive coverage.

Collision coverage pays for damage to your car from an accident with another vehicle or an object, such as a deer, tree, rock, guardrail, building, or person.

Comprehensive coverage pays for other kinds of damage to your car, such as fire, theft, vandalism, windstorm, flood, or falling objects. It does not cover maintenance, normal wear and tear, or mechanical breakdown.

If your car is old, you may not need these kinds of coverage. Your premiums or deductible may be more than your car is worth.

Additional Coverage

You can buy coverage for extra things, like towing, renting a car when your car is being repaired after a covered accident, or special equipment, like a cell phone that is permanently installed in your car. Before you buy any other kind of coverage, make sure you need it.



Read your policy.

Make sure you know what is covered and what is excluded (not covered). Call your agent, broker, or insurance company if you do not understand something in your policy.

Review and update your auto insurance often.

- Tell your agent, broker, or insurance company if you sell or buy an auto, or if the drivers on your policy change.
- Make sure the limits and types of insurance are still right for you.
- Find out about safe driver discounts. See page 9.
- Has the way you used your auto changed? You may be able to save money on your insurance if you drive less than before.
- Is your auto getting old? Do you still need collision and comprehensive coverage?

Shop for Auto Insurance

Auto insurance can vary a lot. You should always get several quotes. A quote is an estimate of costs and coverage from an insurance company. Compare quotes from several companies to help save money and get coverage that meets your needs.

An agent or broker can help you think about your insurance needs, compare policies, and get the best discounts.

Ask people you trust for the names of good agents or brokers. Check licenses at **www.insurance.ca.gov.**

Before you sign anything:

- Take time to review the application before you sign it.
- Do not sign any documents that you do not understand.
- Do not sign any blank documents.
- Ask for copies of all documents for your records. Do not leave the agent or broker's office without your copies.

Compare policies before you buy.

- Ask for each insurance company's quote in writing.
- Compare premiums, limits, and deductibles.
- Keep notes of your conversations and the names of people you talk to.
- Have a trusted family member, friend, or advisor with you when you talk with an agent or broker.
- Ask for the complete name of the insurance company that issues each policy. Make sure the company is licensed to sell auto insurance in California. Go to **www.insurance.ca.gov** and search for "checking license status."
- Check the company's record for paying claims and customer service. Go to **www.insurance.ca.gov** and search for the "consumer complaint study."

If You Cannot Afford Standard Auto Insurance

California's Low Cost Automobile Insurance Program

The law says that you must have auto liability insurance. However, if you are on a fixed income, it can be hard to pay the premium. This program helps income-eligible good drivers get insurance. The premium for liability insurance is under $400 a year, depending where you live. You may qualify for this program if you:

- Meet the income eligibility requirements.
- Own a vehicle valued at $20,000 or less.
- Have a good driving record. This means that in the last 3 years:
  - You did not have more than one accident that was your fault.
  - There was no injury or death in the accident.
  - You had no more than one point for a moving violation, such as speeding.
- Have been continuously licensed to drive for 3 years.
- For more information, go to **www.mylowcostauto.com** or call **1-866-602-8861.**

Know your rights.

As a senior, you may experience pressure from insurance agents. If you think you have been treated unfairly, call the California Department of Insurance at **1-800-927-4357.**

If You Have a High-Risk Driving Record

The California Automobile Assigned Risk Plan (CAARP)

If you have had several accidents or speeding tickets, you may not be able to find a company that will insure you. You can shop around, but be sure to compare costs and coverage carefully.

You can also get liability insurance through the California Automobile Assigned Risk Plan (CAARP). For more information, call CAARP at **1-800-622-0954.**

Polish Your Driving Skills

It is normal for driving skills to change with age. This usually does not mean that you have to stop driving. But you should be aware of the changes, and learn ways to adjust for them.

Know your risks.

These are common driving problems for seniors. Read the list below and check anything that you have noticed in your driving.

- ☐ Not paying attention
- ☐ Not giving the right-of-way to other drivers
- ☐ Drifting across lane markers or into other lanes
- ☐ Getting confused in heavy traffic
- ☐ Making left turns when oncoming traffic is too close
- ☐ Hesitating at new traffic signs, signals, traffic patterns, or roadways
- ☐ Having trouble backing and parking your auto
- ☐ Getting more traffic tickets or warnings than before

Now is the time to correct these problems. A mature driver improvement course can help you change bad habits.

Take a mature driver improvement course.

No matter how many years you have behind the wheel, a refresher course can help you keep up good driving skills and learn new ones. It can also help you correct any bad habits you have picked up over the years.

One of the best refresher courses is a mature driver improvement course approved by the California Department of Motor Vehicles (DMV). The course covers:

- How changes in vision and hearing affect driving.
- How medicines, alcohol, tiredness, and emotions affect driving, and what you can do to prevent or correct for the effects.
- How to drive safely in today's driving and road conditions.
- How to plan your travel time and routes.

Review the DMV Driver Handbook.

Try to read this every year. You will learn the new laws and review old ones. Go to **www.dmv.ca.gov** and search for "Driver Handbook."

Drive defensively.

The best way to drive safely is to drive defensively. Be aware that other people make mistakes. Do what you can to stop accidents from happening.

- Leave enough space between you and the car in front of you. You need enough room to stop if the car brakes suddenly.
- Stay with the flow of traffic. If you drive too slow or too fast, you are more likely to have an accident.
- Never insist on the right-of-way, even if you are correct.
- Watch the cars around you. If you see a driver who is weaving or driving unsafely, stay away from that car.
- Pay careful attention at intersections. Check for pedestrians, bikes, and motorcycles, as well as autos, before you cross or make a turn.

Pay attention at all times.

- Do not talk on your cell phone while you drive, even if it is hands-free.
- Keep the radio volume low and limit talking, so you can hear what is going on around your car.
- Do not drink and drive. Drinking affects you more as you age.
- Try not to drive when you are tired, angry, worried, or depressed. You are less likely to pay attention to your driving.

Lower your costs with safe driver discounts.

A mature driver improvement course can lower your auto insurance costs.

If you are 55 years or older and you complete a DMV-approved mature driver improvement course, most auto insurance companies will lower your premiums for up to 3 years.

You can usually keep the lower rates if you take the course again every 3 years.

To find an approved course near you, go to **www.dmv.ca.gov** and search for "mature driver." Or call the DMV's toll-free consumer line at **1-800-777-0133.**

Plan Your Trip for a Safer Drive

Travel planning helps everyone. Even if you just make a short trip to the store, planning can make it safer.

Choose the times you travel.

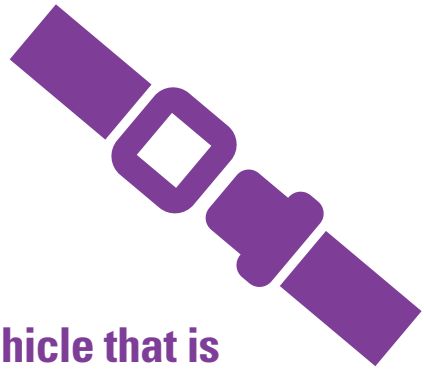
- Avoid rush hour and holiday traffic if you can. Why drive in heavy traffic if you do not have to?
- Avoid driving in the dark or at twilight. It is harder to see at these times, and can also cause eyestrain.
- Change your travel plans if the weather is bad or the road conditions are poor. It is better to arrive late, or to make the trip at another time, than to be in an accident.

Choose the routes you travel.

- Choose routes that are well marked and well lighted.
- Make a note of landmarks and exits that can help you find your way.
- Try to make left turns only where there are green arrow signals. Otherwise, go around the block. Left turns cause many accidents.
- Do not take unnecessary trips.

Remember these safety tips.

- Keep your windshield clean.
- Adjust your seat and mirrors before you start driving. Pull over to the side of the road if you need to make adjustments later.
- Buckle your seatbelt.
- Turn on your headlights anytime you drive. This helps other drivers see you, even in daytime. When you reach where you are going, check to make sure you have turned off your headlights.
- Do not drive when you are distracted. And do not talk on your cell phone while you drive, even if it is a hands-free phone.
- Do not drink and drive. Drinking affects you more as you age.



Do not hurry.

- Drive at the posted speed limit, unless you should drive more slowly because of the weather, the traffic, or other conditions.
- If you must drive more slowly, stay in the right lane.
- Yield the right-of-way. Never insist on the right-of-way, even if you are correct.
- Stay in your lane. Do not weave back and forth between lanes, straddle two lanes, or change lanes near intersections.
- Park in lots or in spaces that are easy to get in and out of.

Pull over and take breaks.

- Pull over and stop if you need to look at a map or your GPS, or use your phone.
- On long trips, take a break every 90 minutes. Stop for coffee or a meal. Take a walk. Or just get out and stretch.

Choose a vehicle that is comfortable for you to drive.

Dropping into a low sports car and shifting through the gears may have been fun when you were younger. However, with age, these tasks are usually harder.

When you shop for a car, look for:

- Automatic transmission
- Power steering
- Power brakes
- Side mirrors and windows that let you see cars on both sides and behind you
- Seats that are easy to adjust, so you can see clearly and use the foot pedals easily

If you have special needs, ask your doctor about a referral to a physical therapist or a driving rehabilitation specialist. See the section on Assistive Devices on the next page.

Stay on Top of Physical Changes

Aging causes many physical changes. For example, our eyes focus less quickly. Our side vision is not as good, and we need more light to see well. These and other changes can affect how safely we drive.

See your doctor regularly.

Regular doctor visits and preventive screenings are even more important as we age. Be honest with yourself and your doctor about any problems you have noticed. Your doctor may be able to help you slow down some physical changes.



Assistive devices may help.

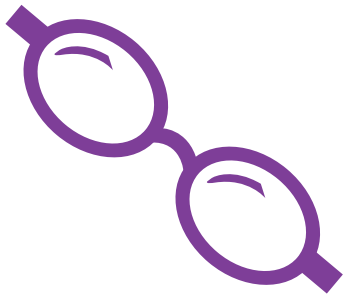
There are many assistive devices or driving aids. For example, there are extra mirrors that make it easier to see behind you. Sometimes all you need is a good cushion to raise you up so you can see. For information, call the AT Network at **1-800-390-2699** or visit **www.atnet.org.**

Are there any problems you have noticed?

Check them on the list below. Then talk to your doctor about them.

- ☐ Pain or stiffness in your neck. This can make it hard to look over your shoulder when you change lanes or back up.
- ☐ Stiffness, pain, or weakness in your legs. This can make it hard to press the pedals or move your foot from one pedal to the other.
- ☐ Pain, weakness, or numbness in your hands, wrists, or arms. This can make it hard to grip or turn the steering wheel.
- ☐ Blurred vision, trouble seeing at night, problems with glare at night, or trouble seeing things to your right and left.
- ☐ Trouble hearing sirens or car horns.
- ☐ Trouble reacting quickly when you need to brake or speed up.
- ☐ Getting flustered or angry with other drivers.
- ☐ Forgetting where you are going or how to get there.
- ☐ Other: _____

_____



If you cannot see as well:

- Get regular eye exams. Make sure you have screening tests for cataracts, glaucoma, macular degeneration, diabetic retinopathy, and night blindness. Eye exams can help find and correct problems like these.
- Ask if you need prescription glasses.

If you take prescription or over-the-counter medicines:

Some medicines can slow your reflexes, make you sleepy, or blur your vision.

- Ask your doctor or pharmacist how the medicines you take can affect your driving.
- Pay attention to the warnings on the labels. For example, many medicines tell you not to drive until you know how the medicine affects you.
- If a medicine does affect your driving, ask your doctor if there is another medicine you could use.

If you have trouble sleeping:

- Driving when sleepy is dangerous. Talk to your doctor if you are tired a lot, especially when driving.
- If you take sleeping pills or use a device for sleep apnea, ask how they can affect your driving.

If you have stiffness, pain, or weakness:

- Often, a regular exercise program can increase your flexibility and range of motion and reduce pain and stiffness. It also helps strengthen your heart, lungs, and muscles.
- Walking is a good mild exercise. Or look for a dance or aerobic class that fits your level. For programs in your area, call Senior Information and Referral at **1-800-510-2020.**
- Ask your doctor about a referral to a physical therapist or a driving rehabilitation specialist.

When Is It Time to Stop Driving?

Few people want to stop driving. Most of us see driving as a symbol of our freedom and independence. It can be hard to be honest about our driving skills, but driving too long can put your life and the lives of others in danger.

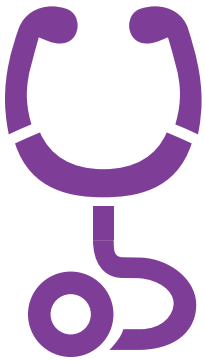
To learn about transportation options for seniors, call **511,** or call Senior Information and Referral at **1-800-510-2020**.

How is my health?

Pay attention to changes in your health. Do they affect your driving?

Talk to your doctor if you have had a recent stroke or heart attack. Ask if your driving is likely to be affected.

If you notice a loss in vision, be sure to get an eye exam. Ask if your driving is likely to be affected.



How is my driving?

If you cannot decide whether or not you should stop driving, ask yourself the following questions.

- ☐ Have you gotten a traffic ticket or been in a traffic accident lately?
- ☐ Have you been surprised or startled by another car or a pedestrian that you did not see?
- ☐ Have you missed or not fully stopped at stop signs?
- ☐ Have you taken your turn when someone else had right-of-way?
- ☐ Have you had trouble with basic driving skills, such as parking, backing up, or signaling?
- ☐ Have you become lost on familiar routes?
- ☐ Have you felt nervous or exhausted after routine driving?
- ☐ Have you felt anxiety or panic in heavy traffic?
- ☐ Have you gotten negative feedback from other drivers?

If you checked some of these questions, then it may be time to stop driving. You may want to ask a trusted friend or family member to check your driving with you.

After Age 70

The DMV will not renew your license by mail after age 70. This does not mean there is anything wrong with your driving. The DMV just wants to make sure you can drive safely. You must pass a standard eye exam to renew your license. You may also have to take a written test or a driving test.

Take a DMV Driver Reexamination.

You can ask the DMV for a Driver Reexamination. A family member, friend, doctor, or police officer can also fill out a DMV Request for Driver Reexamination. The exam has a vision test. It also has a driving test, called the *Supplemental Driving Performance Evaluation (SDPE)*.

During the driving test, an examiner rides in the car with you. The examiner notes any problems with your driving and talks them over with you after the test. If you pass the test, you can keep your driver's license.

Before the test, you may want to take a mature driver improvement course—see page 8.



Be honest with yourself and the DMV.

If you have had problems with driving, it is a good idea to talk openly with the DMV. The DMV is aware of the issues facing mature drivers, and its goal is to keep you licensed for as long as you are safe on the road.

Apply for a restricted license.

If you do not pass the SDPE or the vision test, but the examiner thinks you are able to drive in a limited area, you can take the *Area Driving Performance Evaluation (ADPE)* test. The test will be on the streets you take to get to the places you need to go, like the grocery store or doctor's office. If you pass this test, you will be given a restricted license.

Many people drive with restrictions, like wearing prescription glasses, or

- No freeway driving.
- Driving only from sunrise to sunset (no night driving).
- Driving only in one area or by one specific route.
- Driving only with a special right-side mirror.

Common Terms

Actual Cash Value (ACV)—In California, this means fair market value, unless your policy defines it in a different way. The fair market value of an item is the dollar amount that a knowledgeable buyer (under no unusual pressure) is willing to pay, and a knowledgeable seller (under no pressure) is willing to accept.

Adjuster—The person from your insurance company who investigates and evaluates your damage and losses.

Agent—An individual or organization licensed to sell and service insurance policies for an insurance company.

Binder—A short-term agreement that provides temporary auto coverage until your auto insurance policy starts.

Broker—An individual or organization that is licensed to sell and service insurance policies for you.

Broker Fee Agreement—The contract between you and your broker. It lists the fees for your broker's services.

Cancellation—When you or your insurance company ends your policy early. The company might do this because you did not pay your premium. You might cancel your policy because you no longer own or drive a car.

Claim—Your request to an insurance company to cover an accident or other loss.

Collision coverage—Pays for damage to your car caused by an accident with another vehicle or an object, such as a deer, tree, rock, guardrail, building, or person.

Commission—The fee that an insurance company pays the agent or broker who sells a policy.

Comparative negligence—The percent of responsibility that each driver shares in an accident when both drivers are at fault.

Comprehensive coverage—Pays for damage to your car caused by something other than a collision. Comprehensive covers things like fire, theft, vandalism, windstorm, flood, falling objects and so on.

Declaration page—This is usually the first page of an insurance policy. It lists the full legal name of your insurance company, the amount and types of coverage, the deductibles, and the insured vehicle(s).

Deductible—The amount of the loss that you must pay before your insurance company pays anything. Only comprehensive and collision coverage have deductibles.

Endorsement/rider—A written statement that changes the coverage or details of an insurance policy.

Exclusion—These are the specific things that your insurance policy does not cover or limits coverage for. For example, your policy may not cover certain kinds of dangers, people, property, or locations.

Gap coverage—This pays the difference between the fair market value of your new car and the balance you owe on your loan or lease.

Insured—The person who can file a claim in case of an accident or loss. Also called the policyholder.

Insurer—The company that issues your insurance.

Liability coverage—Insurance that helps pay for the injuries and damage from accidents that are your fault.

Licenses (broker's, agent's, or insurance company's)—
A certificate of authority issued by the Department of Insurance to a broker, agent, or insurance company to do insurance business in California.

Limit—The most money that your insurance company will pay for your loss.

Medical payments coverage—Pays limited medical costs for you or others in your car, when you are in an accident.

Non-renewal—When you or your insurance company does not renew your policy at the end of its term.

Policy—Your contract with the insurance company. It explains your coverage. It also states the rights and duties of both you and the insurance company.

Premium—The amount you pay to buy an insurance policy.

Private passenger automobile—Four-wheeled motor vehicles for use on public highways, like cars, station wagons, SUVs, and vans. They must be registered with the state.

Quotation (quote)—An estimate of your insurance premiums based on the information you give to the agent, broker, or insurance company.

Recision—The cancellation of a policy back to its start date. If this happens, the insurance company does not pay for any of your losses, and your premiums are refunded. This can happen if you knowingly gave false information when you applied for the policy.

Subrogation—This is when one insurance company pays money on a claim, and then tries to get paid back or reimbursed by another insurance company.

Surcharge—An extra charge that is added to the premium by an insurance company. This usually happens because a covered driver has had an accident or moving violation that is their fault.

Uninsured/Underinsured Motorist Coverage (UMC)—Provides coverage for a policyholder involved in a collision with a driver who does not have liability insurance or whose liability limits are too low to pay for all the damage.

Find More Information

AAA Senior Driving
Screening tests and self-assessments for senior drivers.
Sponsored by the Automobile Association of America (AAA).
www.seniordriving.aaa.com

AT Network
Information on assistive devices and driving aids.
1-800-390-2699
www.atnet.org

CDI Senior Information Center
Information from the California Department of Insurance, to help you make informed and safe decisions when you buy auto insurance and other kinds of insurance. Information guides for seniors.
www.insurance.ca.gov/0150-seniors

DMV Senior Driver
The DMV's website for seniors. Includes information on renewing your license, vision tests, restricted licenses, and more. Download a self-assessment and the Senior Guide for Safe Driving (PDF).
www.dmv.ca.gov/about/senior

National Highway Traffic Safety Administration
Information on safer driving for seniors.
www.nhtsa.gov/Senior-Drivers

Senior Information and Referral
Find local resources, such as mature driver classes, health care resources, and exercise programs.
1-800-510-2020

Talk to the Department of Insurance

Contact the California Department of Insurance (CDI):

- If you have questions or concerns about insurance.
- If you want to order copies of this brochure.
- If you want to file a complaint about your insurance.
- If you are having difficulty opening a claim with your insurance company.
- To check the license of an agent, broker, or insurance company.



Call:
Consumer Hotline **1-800-927-4357**
TDD **1-800-482-4833**
8:00 AM to 5:00 PM, Monday to Friday, except holidays



Visit us on the web at:
www.insurance.ca.gov



Write:
California Department of Insurance
300 South Spring St., South Tower, Los Angeles, CA 90013



Visit us in person:
300 South Spring St., South Tower, 9th Floor, Los Angeles, CA 90013
8:00 AM to 5:00 PM, Monday to Friday, except holidays

The California Department of Insurance

Consumer Education and Outreach Bureau
300 South Spring Street, South Tower, Los Angeles, CA 90013

1-800-927-4357
1-800-482-4833 (TDD)
www.insurance.ca.gov

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