

DID YOU KNOW???

POINT & INSURANCE REDUCTION PROGRAM BENEFICIAL

Most of us learn to drive at an early age, likely when we are in our teens. However, once we have our license, there is no requirement for refresher training, in spite of the fact that new vehicle and traffic laws are added every year. As I deliver traffic safety talks to various groups from senior citizens to new drivers in school Driver Education classes, I show everyone the NYS Driver's Manual from 1951. This is likely the manual that drivers now in their 70's studied before getting their license – and in Franklin County, we have many drivers in this category.

However, the Point & Insurance Reduction Program (PIRP) offers a great benefit to all drivers – and a major financial incentive of a 10% reduction in the base rate of your automobile and motorcycle liability and collision insurance premiums each year for three years, to take the time and effort to attend one of the offerings. You also may be able to reduce as many as four points on your driving record. This program, approved by NYS DMV, is available through private companies or corporations throughout the state. Each qualifying course must meet strict standards for the safe driving information presented and program effectiveness.

However, the best incentive is that it will help refresh your driving knowledge with a review of time-tested safe driving tips and an overview of today's vehicle and traffic laws. Remember that 1951 driver's manual I referred to earlier? There is nothing in there about so many things in today's driving environment, such as two-way left turn lanes, dedicated turn lanes, right turns on red lights, and many more. It addresses things no longer in our driving environment, such as how far you must stop from a street car when it is taking on or discharging passengers, and even specifies the incorrect method to make a left turn in an intersection.

As we age, we often develop poor driving practices, such as failure to single turns and lane changes, failure to use our headlights in poor driving conditions, and coping with the multitude of driving distractions. The PIRP not only discusses traffic laws but also reviews essential information about traffic safety issues such as driver attitude and behavior and defensive driving techniques. Every driver, including professional drivers, needs a periodic review of these topics.

As mentioned earlier, the PIRP offers driver point reduction of up to four points. Point reduction applies only to points assessed for violations that occurred within the 18 months immediately before course completion. It cannot be used as a "credit" against future violations or points. It also does not prevent or cancel a mandatory revocation or suspension for violations such as DWI, DWAI, or three speeding violations within 18 months.

In summary, the PIRP is an excellent way to review your knowledge of vehicle and traffic laws which you may not be aware of. It is also an opportunity to improve your knowledge and skills required for safer driving. The course may be taken on-line or in a classroom setting. For available times and locations, contact your local DMV office or go to: www.dmv.ny.gov. Take advantage of this course – you'll be glad you did.

For more articles on traffic law and safety, go to the traffic safety board's web site at: www.franklincony.org or email me at: dwerner151@verizon.net