

# PCI's Labor Day Driving Tips:

Whether you're making a summer get-away or just running errands around town, we encourage you to buckle up, drive safely and try to be prepared for those who do not.

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- ✓ ***Buckle Up.***  
The number one driving safety tip is to buckle up. Seat belts save lives and help prevent injuries. Also, make sure kids are in the proper car or booster seats.
- ✓ ***Plan ahead and allow extra travel time.***  
With more people on the roads, often driving in unfamiliar territory, the potential for a traffic crash increases. We encourage motorists to plan their routes in advance when traveling on unfamiliar roads, be patient and allow extra travel time.
- ✓ ***Observe speed limits, including lower speeds in work zones.***  
Stay focused on the road and aware of changing traffic patterns caused by construction. Enforcement penalties for texting while driving are often increased in construction zones. Be especially aware if construction workers are on the highway.
- ✓ ***Avoid distracted driving.***  
When the entire family is traveling in the car there are many things that will distract attention away from the road. Remember to put the phone down; don't hold the phone or text while driving. Be careful when eating on the run, eating lunch can be just as distracting as a cell phone. Buckle up or secure pets in the back of the car.
- ✓ ***Beware of crash taxes.***  
Although they have been [banned in 13 states](#), many cities, counties and fire districts will charge the at-fault driver for emergency response costs in an auto accident. Fees range from \$100 to over \$2,000 for response services. The average cost is \$200. A typical insurance policy does not cover the cost of a fire truck responding to an accident.
- ✓ ***Have a plan for roadside assistance.***  
If an accident occurs, [be wary of unscrupulous towing companies](#). Have the phone number for your insurer or a roadside assistance program ready so you know who to call. Some towing companies take advantage of drivers after an accident and you could find yourself facing excessive fees or complications getting the car out of the tow yard.
- ✓ ***Keep proof of insurance.***  
Before getting on the road, look in the glove box and make sure to have a proof of insurance card in the car. However, did you know that growing number of states Alabama, Arizona, Colorado, Idaho, Louisiana and Minnesota give motorists the flexibility to either [show proof of coverage with an App](#) or PDF copy saved on a phone or the traditional hard copy proof of insurance card.