

4 Great Tips to Keep Your Auto Insurance Rates from Going up this Year

Driving accident-free will keep your rates from going up. Here are 4 surprisingly easy tips to reduce the chances of an at-fault accident you may not have considered before. These are proven methods which will reduce the chances of an at-fault accident.

Move your GPS

To limit distraction, place your portable GPS on the passenger's seat, screen side down, and listen to the directions instead of watching them, advises Tom Brokop, lead instructor of the UPS driver training school. This also moves the GPS away from the middle of your windshield, where it can block your view. For those with "built-in" navigation systems, discipline yourselves to "listen" to the directions rather than watch them.

In California, the GPS Windshield Safety Act, permits the mounting of portable GPS units in specific areas of vehicle windshields. The law specifies the GPS must be mounted within "a 7-inch square area in the lower corner of the windshield farthest removed from the driver (the passenger side) or in a 5-inch square area in the lower corner of the windshield nearest to the driver (the lower left corner of the windshield)." That means the mounting seen most often and most common, front-and-center GPS windshield mount, is illegal. Also, many standard GPS power cords are not long enough to reach from a power port, all the way to the lower corners of a windshield (not to mention the increased wire clutter created by these corner mounting locations).

Save yourself from a ticket or an accident---place your portable GPS on the passenger's seat, screen side down, and listen to the directions instead of watching them.

Automate your Texts

Texting while you drive makes you 23 times more likely to crash according to a 2009 Virginia Tech Transportation Institute study. If you absolutely have to hear your texts while on the road, set up an app like DriveSafe.ly---it automatically responds to calls and texts, says Sue Chrysler, Ph.D. director of research at the University of Iowa's National Advanced Driving Simulator.

Really, texting while driving is not worth the risk. Make a pledge to yourself and the one's you love that you won't text and drive. This has other benefits as well. During your drive time, try to disconnect from other technology---turn up the stereo and enjoy your private time. Studies repeatedly demonstrate that you



will lower your blood pressure, achieve better piece of mind and arrive safely and more relaxed for your meeting or task.

Don't Park on the Shoulder of the Road

Unless it's a real honest to goodness emergency, don't park on the shoulder of the road to answer phone calls, respond to texts or check your directions. Repeated studies have shown that doing this places you in significantly increased danger---especially in the dark. For weird autonomic reasons, "If your sitting on the shoulder at night with your lights on, other vehicles will be lulled into thinking you are actually moving," says Tom Brokop, of the UPS driver training school.

Somewhere back in our training, we were told to pull over to the side of the road to answer calls and the like. Don't do it---it is unsafe. Cars on the side of the road become "crash magnets." If you absolutely have to pull over, try getting off the freeway and pulling into a well lit gas station.

Back it In!

I love this tip because I get calls all the time about parking lot accidents and they always seem to involve at least one vehicle backing up. At the UPS training school, every car in the lot is parked nose out. The logic is that if you back out of a spot, you can't see what's behind your car or around the cars next to you, says Tom Brokop of the UPS driving school. Driving forward out of a spot provides a clearer view of everything in front of you.

Try getting in the habit of "doing the work" of parking when you arrive. At that time, you can see that the area is completely clear---then you can back into your spot knowing that you will not hit an unexpected moving target. Once you are in, leaving is a breeze and is safe. Insurers will almost always tag you with an at fault accident when you are the one backing up because you are not supposed to back up "unless it is safe to do so." The problem is that people speed down parking aisles and there is nothing you can do to make them stop---except crashing into them!

Follow these simple steps this year and you will greatly reduce the chances of an "at fault" accident --- and better yet, you can keep you're your auto insurance rates steady.

For more information about blog author and attorney Barry Goldberg's insurance expertise, please visit his web page, Expertise in Insurance Law. www.barrygoldberg.com/Practice-Areas/Insurance-Law.aspx

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