

IS IT EVER OK TO GO AHEAD AND RUN OVER PEDESTRIANS?

Reducing insurance costs is a matter of safe driving, avoiding damage to your car and avoiding liability for damage to others – both personal injury and property damage. The following highlights “stupid questions,” which are often not stupid at all! Sometimes, knowing the answers to such questions can help us be safe and avoid insurance losses.

1. *Do I have to stop for pedestrians in a parking lot who see me coming but still blatantly walk right in front of my car?*

Traffic law does not apply to private property, but civil law does. A driver that hits a pedestrian in a parking lot likely would not be criminally responsible – unless it was done with the intent of harming the pedestrian -- although he could be liable under civil law.

2. *What happens with a car accident in a parking lot? Do police have jurisdiction to issue a ticket?*

Drivers in this situation could get a citation for failure to have liability insurance – if the drivers do not have proof of insurance – but not for the fender bender itself. Traffic laws do not apply on private property. If municipal police departments investigate these collisions, they do so as a courtesy only.

3. *Is it legal for a person in the front passenger seat to fully recline the seatback and then ride that way with their seat belt hanging loose above them as they snooze?*

Probably not! The Texas Transportation Code says a person must be “secured” by the seat belt. “Secured” means using the lap belt and shoulder strap “according to the instructions of the manufacturer.” A police officer could issue a citation for not wearing the seat belt under these circumstances. So “sit up and buckle up!”

4. *If I'm waiting at an intersection in a turn-only lane, do I have to signal that turn?*

Yes. Someone waiting to turn must signal continuously for not less than 100 feet of movement before the turn.

Source: Ben Wear, “Getting There,” *Austin American Statesman*, November 23, 2009, Page B1.