

TALKING ON A CELL PHONE WHILE DRIVING

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. Talking on a cell phone while driving increases your risk of a collision by 400 percent!!!

According to the Insurance Institute for Highway Safety, chatting on a cell phone while driving is as dangerous as driving under the influence of alcohol, even if you switch to a hands-free model.

Any distraction while driving – including use of a cell phone, the use of other electronic devices, applying makeup, eating, and adjusting the radio or CD player – worsens a driver's ability to react to hazardous situations. The safest way to drive is to avoid distractions and keep your attention on the road.

Source: Insurance Institute for Highway Safety