

# *Driving in Florida*

## **Car insurance**

If you own a vehicle with at least four wheels and are registering it, you must have Florida insurance. Florida's minimum coverage is \$10,000 personal injury protection (PIP) and \$10,000 property damage liability (PDL) as long as you have a valid Florida tag, even if the vehicle is in another state or inoperative. There are no exemptions in the law. However, if you are convicted of certain offenses, you may be required to purchase bodily injury liability coverage (BIL) protection. (PIP) is coverage that will compensate a loss due to injury regardless of who is charged with causing the bodily injury to you, relatives who live in your home, and passengers who are not required to have PIP, as who drive your vehicle with your permission. PIP insurance also protects you if you are injured as a pedestrian or as the injury is caused by a crash involving a motor vehicle. Bodily Injury Liability coverage pays for serious and permanent injury or death to others when you cause a crash involving your automobile. Your insurance company will pay for injuries up to the limits of your policy and provide legal representation for you if you get sued. In particular, your company pays for injuries caused by you or members of your family who live with you, even if they were driving someone else's vehicle. It may also cover others who drive your automobile with your permission. This coverage also provides you with legal defense in the event you are sued by the injured party. Property Damage Liability" (PDL) coverage pays for damages you or members of your family cause (and are liable for) to other property in a crash involving a motor vehicle.

## **Littering**

Littering is a crime. People who throw trash on public streets and highways can be fined up to \$500.00 and/or jail time.

## **Seat Belts**

The driver and front seat passengers must wear seat belts. It is unlawful for any person to operate a vehicle in the state unless every passenger of the vehicle under the age of 18 is restrained by a safety belt or by a child restraint device, regardless of seating position. **ALL CHILDREN 5 YEARS OF AGE OR YOUNGER MUST USE A RESTRAINT DEVICE WHEN RIDING IN A MOTOR VEHICLE!** Children should be secured in the rear seat. Never secure a child in the front passenger side, especially if your vehicle has an air bag. The law requires every driver to properly secure children five years of age or younger in child restraint devices riding in a passenger car, van, or pick-up truck, regardless of whether the vehicle is registered in this state. Infant carriers or children's car seats must be used for children up to three years of age and younger. For children aged 4 through 5 years, a separate carrier, an integrated child seat or a seat belt may be used. All infant carriers and car seats must be crash-tested and approved by the U.S. Government.

## **Leaving children unattended or unsupervised in motor vehicles**

DO NOT leave children unattended or unsupervised in a motor vehicle and NEVER leave a child unattended for any period of time if the motor vehicle is running or if the health of the child is in danger. You car could be stolen while your child is inside. NEVER leave your child in the vehicle especially in HOT WEATHER! WARNING: *WHEN IT'S HOT OUTSIDE THE TEMPERATURE COULD KILL YOUR CHILD, CHILDREN, AND EVEN PETS IF LEFT IN THE VEHICLE ESPECIALLY WITH THE WINDOWS UP.* On a hot day in Florida the temperatures outside can get in the high 90's bringing the temperature inside a vehicle to 122 degrees in just ½ hour, and over 132 in an hour. YOUR CHILD COULD DIE!!!!

## **Speed Limits**

Follow all posted signs for speed limits. If no sign is posted follow these speed limits when in Municipal Speed Areas, 30; Business or Residential Area, 30; School Zones, 20; Rural Interstate, 70;

## **Follow Police Officer's and Fireman's Instructions**

If you are stopped by a law enforcement office, pull off immediately to the extreme right, clear of traffic when possible. Turn your engine off. Reduce your headlights to the parking light position at night. Sit calmly and follow the instructions of the office. DO NOT get out of your vehicle unless instructed. You must follow any lawful order or direction of (1) any law enforcement officer or (2) any firemen at the scene of a fire or accident who is directing traffic. If a law enforcement officer is directing traffic where there are traffic lights, OBEY the officer – not the signals.

## **Right of Way at Stop Signs**

You must yield the right-of-way to all other traffic and pedestrians at stop signs. Move forward only when the road is clear. At four-way signs, the first vehicle to stop should move forward first. If two vehicles reach the intersection at the same time, the

driver on the left yields to the driver on the right. It is the motorist's responsibility to do everything possible to avoid colliding with any pedestrians. Bicyclists, skaters, and skateboarders in a cross walk or driveway are considered pedestrians. Turning motorists must yield to pedestrians at intersections with traffic signals. Motorists must yield to pedestrians crossing the street or driveway at any marked mid-block crossing, driveway or intersection without traffic signals.

### **Safety Rules for Pedestrians**

Look to the left and the right before stepping off any curb. Cross only at intersections or designated crosswalks. Drivers are always more alert for pedestrians when they approach intersections. Cross with the green light or "WALK" signal. Make sure you have enough time to cross. Although the motorist must yield, the motorist may not see you in time. While walking along a highway, always walk on the shoulder or left side, facing traffic. Wear light colored clothing, a reflective vest or tape, or use a flashlight to make you more visible to drivers especially at night.

### **Bicycles**

In Florida, the bicycle is legally defined as a vehicle. Bicyclists using a public roadway are considered operators of a motor vehicle and are responsible for observing traffic laws. With a few exceptions, there is only one road and it is up to motorists and bicyclists to treat each other with care and respect. Adherence to the law is the foundation of respect. Children being carried or riding bicycles should wear properly fitted bicycle helmets.

### **Stopping for School Buses**

On a two way street or highway, all drivers moving in either direction must stop for a stopped school bus which is picking up or dropping off children. You must always stop if you are moving in the same direction as the bus and you must remain stopped until the bus stop signal is withdrawn. If the highway is divided by a raised barrier or an unpaved median at least five feet wide, you do not have to stop if you are moving in the opposite direction of the school bus. Painted lines or pavement markings are not considered barriers.

### **School Crossings**

Crossing guards are posted in areas when it is unsafe for children to cross alone. When you see a guard, reduce your speed. You are near a school and children are in the area. Watch for school zone posted speed limits. If necessary, stop at the marked stop line. Never stop in the crosswalk. Obey signals from any crossing guard. It is the driver's responsibility to do everything possible to avoid colliding with pedestrians. Remember that children are unpredictable. Do your part to make crossing a safe crossing.

### **Public Transit Buses**

Yield the right-of-way to public transit buses traveling in the same direction which have signaled and are reentering from a specifically designated pullout bay.

### **Emergency Vehicle**

Pedestrians and drivers must yield the right-of-way to law enforcement cars, fire engines and other emergency vehicles using sirens and/or flashing lights. Pull over to the closest edge of the roadway immediately and stop until the emergency vehicle has passed. Do not block intersections.

### **"Move Over" Law for Emergency Vehicles**

When driving on interstate highways or other highways with two or more lanes traveling in the same direction of the emergency vehicle, except when otherwise directed by a law enforcement officer, drivers approaching a law enforcement officer or other authorized emergency vehicle parked on the roadway with emergency lights activated will be required to leave the lane closest to the emergency vehicle as soon as it is safe to do so.

Note: Emergency vehicles include wreckers that are displaying their Amber rotating flashing lights and performing a recovery or loading on a roadside.

When approaching a law enforcement or other authorized emergency vehicle parked on a two lane roadway with their emergency lights activated, except when directed otherwise by a law enforcement officer, drivers will be required to reduce their speed to 20 miles per hour less than the posted speed limit when the speed is 25 mile per hour or greater; or travel 5 miles per hour when the posted speed is 20 miles per hour or less.

### **Where Parking is Not Allowed**

On the roadway side of another parked vehicle (double parking); on crosswalks; in front of driveways; by curbs painted yellow or where "No Parking" signs are posted; within 15 feet of a fire hydrant; within 20 feet of an intersection; within 20 feet of an

entrance to a fire, ambulance or rescue squad station; Within 50 feet of a railroad crossing; on the hard surface of a highway where parking spaces are not marked; On any bridge or overpass or in any tunnel; Within 30 feet of a rural mail box on a state highway between 8 a.m. and 6 p.m.; Within 30 feet of any flashing signal, stop sign or traffic signal; In such a way that you block hazard for other vehicles.

### **Traffic Control Signals/Traffic Lights**

Come to a complete stop at the marked stop line or before moving into the crosswalk or intersection. At most intersection, after stopping, you may turn right on red if the way is clear. Some intersections display a "NO TURN ON RED" sign which you must obey. Left turns on a red light from a one-way street into a one-way street are also allowed. Before proceeding forward on a green light use the two second rule, count to two before pulling into the intersection in case there are "red light runners" (driver's who don't stop when the light turns red for them).

### **Drawbridges**

Drawbridges are mechanical bridges over navigable waters that raise or turn to allow marine traffic to go under them. When they begin to move the roadway is closed to all traffic. Always use caution when driving or walking over a drawbridge

### **Expressways**

Also called interstate highways, freeways, and turnpikes are multiple-lane roads with no stop signs, traffic lights, or railroad crossings. For these reasons, expressways can give you a fast, safe way to get where you need to go. Pedestrians, hitchhikers, bicycles, animal-drawn vehicles or motor-driven cycles and motor scooters with 150 cubic centimeter displacement or less are not allowed on expressways.

### **If a Traffic Accident Happens to You...**

#### **Stop**

If you are in a crash while driving, you must stop. If anyone is hurt, you must get help. You must also be ready to give your name, address, insurance card or other proof, and vehicle information, as well your driver's license to others involved in the crash.

#### **Report the Crash**

If the crash causes injury, death, or property damage, it must be reported. Call the local police, the Florida Highway Patrol, or the county sheriff's office, if you don't know the phone numbers dial 911. If the crash involves a charge of driving under the influence (DUI) or results in death, injury, or property damage to the extent a wrecker must tow a vehicle, the officer will fill out a report. If the crash is investigated by an officer, the driver need not make a written report. If property damage appears to be over \$500 and no report is written by an officer, you must make a written report of the crash to the Department of Highway Safety and Motor Vehicles within 10 days. The officer will provide you with a copy of the form for your records.

### **Move Your Car If It Is Blocking Traffic**

If your car is blocking the flow of traffic, you must move it. If you cannot move it yourself, you must get help or call a tow truck. This is true anytime your vehicle is blocking the flow of traffic whether it has been in a crash or not.

### **Appear in Court**

If you are charged in a crash, you may have to go to court. The officer who comes to the scene of the crash will file charges against any driver who violated a traffic law. Anyone who is charged will have a chance to explain to the court what happened. The court will then decide what the penalty is. Anyone who is not charged with violating the law may have to come to court as a witness. A driver convicted of leaving the scene of a crash involving death or personal injury will have his or her license revoked. The driver is also subject to criminal penalties.

### **Crash Involving an Unattended Vehicle**

If, while driving you hit a vehicle with no one in it or if you damage any object that belongs to someone else, you must tell the owner. Give the owner your name, address, and license plate number in person or in a note attached to the object that was hit. Report the crash immediately to the proper law enforcement agency.